SEVERAL

ESSAYS

Relating to

Accademies,
Banks,
Bankrupts,
Charity-Lotteries,
Courts of Enquiries,
Court Merchants,
Friendly-Societies,
High-ways,
Penſion-Office,
Seamen,
Wagering, &c.

Now Communicated to the World for Publick Good.

LONDON,
Printed for **Thomas Cockerill,** at the *Bible* and *Three Leggs* againſt *Grocers-Hall* in the *Poultrey.* 1700.

Price Three Shillings.

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Plain

PREFACE
TO
Dalby Thomas, *Esq*;
One of the COMMISSIONERS for Managing His Majesty's Duties on Glass, &c.

SIR,

THIS *Preface comes Directed to you, not as Commissioner, &c. under whom I have the Honour to serve his Majesty; nor as a Friend; though I have great Obligations of that sort also; but as the most proper Judge of the Subjects Treated of, and more Capable than the greatest part of Mankind to Distinguish and Understand them.*

Books *are useful only to such whose Genius are suitable to the Subject of them: And to*

Dedicate a Book of Projects to a Person who had never concern'd himself to Think that way, would be like Musick to one that has no Ear.

And yet Your having a Capacity to Judge of these things, no way brings You under the Despicable Title of a Projector, *any more than knowing the Practices and Subtleties of Wicked Men, makes a Man guilty of their Crimes.*

The several Chapters of this Book, are the results of particular Thoughts, occasion'd by Conversing with the Publick Affairs during the present War with France. *The Losses and Casualties which attend all Trading Nations in the World, when involved in so Cruel a War as this, have reach'd us all, and I am none of the least Sufferers; if this has put me, as well as others, on Inventions and Projects, so much the Subject of this Book, 'tis no more than a proof of the Reason I give for the general Projecting Humour of the Nation.*

One

One unhappineſs I lie under in the following Book, viz. *That having kept the greateſt Part of it by me for near Five Years, ſeveral of the Thoughts ſeem to be hit by other Hands, and ſome by the Publick; which turns the tables upon me, as if I had Borrow'd from them.*

As particularly that of the Seamen, which you know well I had contriv'd long before the Act for Regiſtring Seamen was Propos'd. And that of Educating Women, which I think my ſelf bound to Declare, was form'd long before the Book call'd Advice to the Ladies, *was made Publick; and yet I do not Write this to Magnify my own Invention, but to acquit my ſelf from Grafting on other People's Thoughts. If I have Treſpaſs'd upon any Perſon in the World, 'tis upon Your ſelf, from whom I had ſome of the Notions about County Banks, and Fa[illegible]ies for Goods, in the Chapter of [illegible]; and yet I do not think that my Propo-*

ſal for the Women, or the Seamen, claſhes at all, either with that Book, or the Publick method of Regiſtring Seamen.

I have been told ſince this was done, That my Propoſal for a Commiſſion of Enquiries into Bankrupt Eſtates, is Borrow'd from the Dutch; if there is any thing like it among the Dutch, 'tis more than ever I knew, or know yet; but if ſo, I hope 'tis no Objection againſt our having the ſame here, eſpecially if it be true, that 'twou'd be ſo publickly Beneficial as is expreſs'd.

What is ſaid of Friendly Societies, I think no Man will Diſpute with me, ſince one has met with ſo much Succeſs already in the Practice of it, I mean, The Friendly Society for Widows, of which you have been pleas'd to be a Governor.

Friendly Societies are very extenſive, and as I have hinted, might be carri'd on to many Particulars. I have omitted one which was mention'd in Diſcourſe with

with your ſelf; where a Hundred Tradeſmen, all of ſeveral Trades, Agree together to Buy whatever they want of one another, and no where elſe, Prices *and* Payments *to be ſettled among themſelves; whereby every Man is ſure to have Ninety nine Cuſtomers, and can never want a Trade: And I cou'd have fill'd up the Book with Inſtances of like nature, but I never deſign'd to tire the Reader with Particulars.*

The Propoſal of the Penſion-Office *you will ſoon ſee offer'd to the Publick, as an Attempt for the Relief of the Poor; which if it meets with Encouragement, will every way anſwer all the great Things I have ſaid of it.*

I had Wrote a great many Sheets about the Coin, about bringing in Plate to the Mint, and about our Standard; but ſo many great Heads being upon it, with ſome of whom my Opinion does not agree, I wou'd not adventure to appear in Print upon that Subject. Ways

Ways and Means alſo I have laid by on the ſame ſcore. Only adhering to this one Point, That be it by Taxing the Wares they Sell, be it by Taxing them in Stock, be it by Compoſition, which, by the way, I believe is the beſt; *be it by what way ſoever the Parliament pleaſe, the Retailers are the Men who ſeem to call upon us to be Tax'd; if not by their own extraordinary good Circumſtances, though that might bear it, yet by the contrary in all other Degrees of the Kingdom.*

Beſides, the Retailers are the only men who cou'd pay it with leaſt damage, becauſe it is in their power to levy it again upon their Cuſtomers in the Prices of their Goods, and is no more than paying a higher Rent for their Shops.

The Retailers of Manufactures, eſpecially ſo far as relates to the Inland Trade, have never been tax'd yet, and their Wealth or Number is not eaſily calculated: Trade and Land has been handled roughly

roughly enough; and these are the men who now lye as a Reserve to carry on the Burthen of the War.

These are the Men, who, were the Land-Tax collected as it shou'd be, ought to pay the King more than that whole Bill ever produc'd; and yet these are the men who I think I may venture to say, do not pay a Twentieth part in that Bill.

Shou'd the King appoint a Survey over the Assessors, and Indict all those who were found faulty; allowing a Reward to any Discoverer of an Assessment made lower than the literal Sense of the Act implies, What a Register of Frauds and Connivances wou'd be found out!

In a General Tax, if any shou'd be excus'd, it shou'd be the Poor, who are not able to pay, or at least are pinch'd in the necessary parts of Life by paying: And yet here a poor Labourer who works for Twelve-Pence or Eighteen-Pence a Day, does not drink

drink a Pot of Beer, but pays the King a Tenth part for Exciſe; and really pays more to the King's Taxes in a year, than a Countrey Shopkeeper, who is Alderman of the Town, worth perhaps Two or Three Thouſand Pounds, brews his own Beer, pays no Exciſe, and in the Land-Tax is rated it may be 100 l. *and pays* 1 l. 4 s. per Annum: *But ought, if the Act were put in due execution, to pay* 36 l. per Ann. *to the King.*

If I were to be ask'd how I wou'd remedy this? I wou'd anſwer, It ſhou'd be by ſome Method in which every man may be tax'd in the due proportion to his Eſtate, and the Act put in execution, according to the true Intent and Meaning of it; in order to which a Commiſſion of Aſſeſsment *ſhou'd be granted to Twelve Men, ſuch as His Majeſty ſhou'd be well ſatisfied of, who ſhou'd go through the whole Kingdom, Three in a Body, and ſhou'd make a new Aſſeſsment of Perſonal Eſtates,* not to meddle with Land.

To

To theſe Aſſeſſors ſhou'd all the Old Rates, Pariſh-Books, Poor-Rates, and Highway-Rates alſo be delivered; and upon due Enquiry to be made into the Manner of Living, and reputed Wealth of the People, the Stock or Perſonal Eſtate of every man ſhou'd be aſſeſs'd, without Connivance; and he who is reputed to be worth a Thouſand Pound, ſhou'd be tax'd at a Thouſand Pound; and ſo on: And he who was an over-grown Rich Tradeſman of Twenty or Thirty thouſand Pounds Eſtate, ſhou'd be tax'd ſo, and Plain Engliſh *and Plain Dealing be practis'd indifferently throughout the Kingdom; Tradeſmen and Landed men ſhou'd have Neighbours Fare, as we call it; and a Rich Man ſhou'd not be paſs'd by when a Poor Man pays.*

We read of the Inhabitants of Conſtantinople, *that they ſuffer'd their City to be loſt, for want of contributing in time for its Defence; and pleaded Poverty to their*

their Generous Emperor, when he went from Houſe to Houſe to perſuade them; and yet when the Turks *took it, the Prodigious Immenſe Wealth they found in it, made 'em wonder at the ſordid Temper of the Citizens.*

England *(with due Exceptions to the Parliament, and the Freedom wherewith they have given to the Publick Charge) is much like* Conſtantinople; *we are involv'd in a Dangerous, a Chargeable, but withal a moſt Juſt and Neceſſary War, and the Richeſt and Money'd Men in the Kingdom plead Poverty; and the* French, *or King* James, *or the* Devil *may come for them, if they can but conceal their Eſtates from the Publick Notice, and get the Aſſeſſors to tax them at an Under-Rate.*

Theſe are the men this Commiſſion wou'd diſcover; and here they ſhou'd find men tax'd at 500 l. *Stock, who are worth* 20000 l. *Here they ſhou'd find a certain Rich Man near* Hackney, *rated to day*

in

in the Tax-Book at 1000 l. *Stock, and to morrow offering* 27000 l. *for an Eſtate.*

Here they ſhou'd find Sir J---- C---- *perhaps tax'd to the King at* 5000 l. *ſtock, perhaps not ſo much, whoſe Caſh no man can gueſs at: And multitudes of Inſtances I cou'd give by name, without wrong to the Gentlemen.*

And not to run on in Particulars, I affirm, That in the Land-Tax Ten certain Gentlemen in London *put together, did not pay for half ſo much Perſonal Eſtate, call'd* Stock, *as the pooreſt of them is reputed really to poſſeſs.*

I do not enquire at whoſe door this Fraud muſt lye, 'tis none of my buſineſs.

I wiſh they wou'd ſearch into it, whoſe Power can puniſh it. But this with Submiſſion I preſume to ſay;

The King is thereby defrauded and horribly abus'd; the true Intent and Meaning of Acts of Parliament evaded; the Nation involv'd in Debt by fatal Deficiencies

cies and Intereſts; Fellow-Subjects abus'd, and new Inventions for Taxes occaſion'd.

The laſt Chapter in this Book is a Propoſal about entring all the Seamen in England *into the King's Pay; a Subject which deſerves to be enlarg'd into a Book it ſelf; and I have a little Volume of Calculations and Particulars by me on that Head, but I thought them too long to publiſh. In ſhort, I am perſuaded, was that Method propos'd to thoſe Gentlemen to whom ſuch things belong, the greateſt Sum of Money might be rais'd by it, with the leaſt Injury to thoſe who pay it, that ever was or will be during the War.*

Projectors, *they ſay, are generally to be taken with allowance of one half at leaſt; they always have their mouths full of Millions, and talk big of their own Propoſals; and therefore I have not expos'd the vaſt Sums my Calculations amount to, but I venture to ſay I could procure a Farm on ſuch a Propoſal as this at Three Millions* per Ann.

and

and give very good Security for Payment; ſuch an Opinion I have of the Value of ſuch a Method; and when that is done, the Nation wou'd get Three more by paying it; which is very ſtrange, but might eaſily be made out.

In the Chapter of Academies, I have ventur'd to reprove the Vicious Cuſtom of Swearing: I ſhall make no Apology for the Fact; for no man ought to be aſham'd of expoſing what all men ought to be aſham'd of practiſing: But methinks I ſtand corrected by my own Laws a little, in forcing the Reader to repeat ſome of the worſt of our Vulgar Imprecations, in reading my Thoughts againſt it: To which, however, I have this to reply;

Firſt, *I did not find it eaſy to expreſs what I mean, without putting down the very Words, at leaſt not ſo as to be very Intelligible.*

Secondly, *Why ſhould Words repeated only to expoſe the Vice, taint the Reader, more*

more than a Sermon preach'd againſt Lewdneſs ſhould the Aſſembly; for of neceſſity it leads the Hearer to the Thoughts of the Fact; but the Morality of every Action lies in the End; and if the Reader by ill uſe renders himſelf guilty of the Fact in Reading, which I deſign'd to expoſe by Writing, the Fault is his, not mine.

I have endeavour'd every where in this Book to be as Conciſe as poſſible, except where Calculations oblig'd me to be particular; and having avoided Impertinence in the Book, *I wou'd avoid it too in the* Preface; *and therefore ſhall break off with ſubſcribing my ſelf,*

SIR,

Your moſt Obliged,

Humble Servant,

D. F.

Introduction.

NEceſſity, which is allow'd to be the Mother of Invention, has ſo violently agitated the Wits of men at this time, that it ſeems not at all improper, by way of diſtinction, to call it, *The Projecting Age.* For tho' in times of War and Publick Confuſions, the like Humour of Invention has ſeem'd to ſtir; yet, without being partial to the preſent, it is, I think, no Injury to ſay, the paſt Ages have never come up to the degree of Projecting and Inventing, as it refers to Matters of Negoce, and

Methods of Civil Polity, which we ſee this Age arriv'd to.

Nor is it a hard matter to aſſign probable Cauſes of the Perfection in this Modern Art. I am not of their melancholy Opinion, who aſcribe it to the general Poverty of the Nation; ſince I believe 'tis eaſy to prove, the Nation it ſelf, taking it as one General Stock, is not at all diminiſh'd or impoveriſh'd by this Long, this Chargeable War; but on the contrary, was never Richer, ſince it was inhabited.

Nor am I abſolutely of the Opinion, that we are ſo happy as to be Wiſer in this Age, than our Forefathers; tho' at the ſame time I muſt own, ſome parts of Knowledge in Science as well as Art, has received Improvements in this Age, altogether conceal'd from the former.

The

The Art of War, which I take to be the higheſt Perfection of Human Knowledge, is a ſufficient Proof of what I ſay, eſpecially in conducting Armies, and in offenſive Engines; *witneſs* the new ways of Mines, Fougades, Entrenchments, Attacks, Elodgments, and a long *Et Cetera* of New Inventions which want Names, practiſed in Sieges and Encampments; *witneſs* the new ſorts of Bombs and unheard-of Mortars, of Seven to Ten Ton Weight, with which our Fleets ſtanding two or three Miles off at Sea, can imitate God Almighty himſelf, and rain *Fire and Brimſtone* out of Heaven, as it were, upon Towns built on the firm Land; *witneſs alſo* our new-invented *Child of Hell*, the Machine, which carries Thunder, Lightning, and Earthquakes in its

Bowels, and tears up the moſt impregnable Fortifications.

But if I would ſearch for a Cauſe, from whence it comes to paſs that this Age ſwarms with ſuch a multitude of Projectors more than uſual; who beſides the Innumerable Conceptions which dye in the bringing forth, and (like Abortions of the Brain) only come into the Air, and diſſolve, do really every day produce new Contrivances, Engines, and Projects to get Money, never before thought of; if, I ſay, I would examine whence this comes to paſs, it muſt be thus:

The Loſſes and Depredations which this War brought with it at firſt, were exceeding many, ſuffer'd chiefly by the Ill Conduct of Merchants themſelves, who did not apprehend the Danger to be really what it was: For before our Admiralty could poſſibly ſettle

ſettle Convoys, Cruiſers, and Stations for Men of War all over the World, the *French* cover'd the Sea with their Privateers, and took an incredible number of our Ships. I have heard the Loſs computed by thoſe who pretended they were able to gueſs, at above Fifteen Millions of Pounds *ſterling*, in Ships and Goods, in the firſt two or three Years of the War: A Sum, which if put into *French*, would make ſuch a rumbling Sound of great Numbers, as would fright a weak Accomptant out of his belief, being no leſs than One hundred and Ninety Millions of *Livres*. The weight of this Loſs fell chiefly on the Trading Part of the Nation; and amongſt them, on the Merchants; and amongſt them again upon the moſt refin'd Capacities, as the Inſurers, *&c.* And an incredible number of the beſt Mer-

chants in the Kingdom ſunk under the Load; as may appear a little by a Bill which once paſs'd the Houſe of Commons, for the Relief of Merchant-Inſurers, who had ſuffered by the War with *France*. If a great many fell, much greater were the number of thoſe who felt a ſenſible Ebb of their Fortunes, and with difficulty bore up under the Loſs of great part of their Eſtates. Theſe, prompted by Neceſſity, rack their Wits for New Contrivances, New Inventions, New Trades, Stocks, Projects, and any thing to retrieve the deſperate Credit of their Fortunes. That this is probable to be the Cauſe, will appear further thus; *France*, tho' I do not believe all the great Outcries we make of their Miſery and Diſtreſs, if one half of which be true, they are certainly the beſt Subjects in the world; yet

yet without queſtion has felt its ſhare of the Loſſes and Damages of the War; But the Poverty there falling chiefly on the Poorer ſort of People, they have not been ſo fruitful in Inventions and Practices of this nature, their Genius being quite of another ſtrain. As for the Gentry and more capable ſort, the firſt thing a *French* man flies to in his diſtreſs, is the Army; and he ſeldom comes back from thence to Get an Eſtate by painful Induſtry, but either has his Brains knock'd out, or makes his Fortune there.

If Induſtry be in any Buſineſs rewarded with ſucceſs, 'tis in the Merchandizing Part of the World, who indeed may more truly be ſaid to live by their Wits than any people whatſoever. All Foreign Negoce, tho' to ſome 'tis a plain road by the help of

Cuſtom, yet it is in its beginning all Project, Contrivance, and Invention. Every new Voyage the Merchant contrives, is a Project; and Ships are ſent from Port to Port, as Markets and Merchandizes differ, by the help of ſtrange and Univerſal Intelligence; wherein ſome are ſo exquiſite, ſo ſwift, and ſo exact, that a Merchant ſitting at home in his Counting-houſe, at once converſes with all Parts of the known World. This, and Travel, makes a True-bred Merchant the moſt Intelligent Man in the World, and conſequently the moſt capable, when urg'd by Neceſſity, to Contrive New Ways to live. And from hence, I humbly conceive, may very properly be deriv'd the *Projects*, ſo much the Subject of the preſent Diſcourſe. And to this ſort of men 'tis eaſy to trace the Original of Banks, Stocks, Stock-jobbing,

jobbing, Aſſurances, Friendly Societies, Lotteries, and the like.

To this may be added, the long annual Enquiry in the Houſe of Commons for Ways and Means, which has been a particular movement to ſet all the Heads of the Nation at work; and I appeal, with ſubmiſſion, to the Gentlemen of that Honourable Houſe, if the greateſt part of all the Ways and Means, out of the common road of Land-Taxes, Polls, and the like, have not been handed to them from the Merchant, and in a great meaſure Paid by 'em too.

However I offer this but as an Eſſay at the Original of this prevaling Humour of the People; and as 'tis probable ſo, 'tis alſo poſſible to be otherwiſe; which I ſubmit to future demonſtration.

Of

Of the ſeveral ways this Faculy of Projecting have exerted it ſelf, and of the various Methods, as the Genius of the Authors has inclin'd, I have been a diligent Obſerver, and in moſt an unconcern'd Spectator; and, perhaps, have ſome advantage from thence more eaſily to diſcover the *faux Pas* of the Actors. If I have given an Eſſay towards any thing New, or made Diſcovery to advantage of any Contrivance now on foot, all Men are at the liberty to make uſe of the Improvement; if any Fraud is diſcover'd, as now practis'd, 'tis without any particular Reflection upon Parties or Perſons.

Projects of the nature I Treat about, are doubtleſs in general of publick Advantage, as they tend to Improvement of Trade, and Employment of the Poor, and the Circulation

on and Increaſe of the publick Stock of the Kingdom; but this is ſuppos'd of ſuch as are built on the honeſt Baſis of Ingenuity and Improvement; in which, tho' I'le allow the Author to aim primarily at his own Advantage, yet with the circumſtances of Publick Benefit added.

Wherefore 'tis neceſſary to diſtinguiſh among the Projects of the preſent times, between the Honeſt and the Diſhoneſt.

There are, and that too many, fair pretences of fine Diſcoveries, new Inventions, Engines, and I know not what, which being advanc'd in Notion, and talk'd up to great things to be perform'd when ſuch and ſuch Sums of Money ſhall be advanc'd, and ſuch and ſuch Engines are made, have rais'd the Fancies of Credulous People to ſuch height, that meerly

on

on the ſhadow of Expectation, they have form'd Companies, choſe Committees, appointed Officers, Shares, and Books, rais'd great Stocks, and cri'd up an empty Notion to that degree, that People have been betray'd to part with their Money for Shares in a *New-Nothing*; and when the Inventors have carri'd on the Jeſt till they have Sold all their own Intereſt, they leave the Cloud to vaniſh of it ſelf, and the poor Purchaſers to Quarrel with one another, and go to Law about Settlements, Transferrings, and ſome Bone or other thrown among 'em by the Subtlety of the Author, to lay the blame of the Miſcarriage upon themſelves. Thus the Shares at firſt begin to fall by degrees, and happy is he that Sells in time; till like Braſs Money it will go at laſt for nothing at all. So have I ſeen Shares

in

in Joint-Stocks, Patents, Engines, and Undertakings, blown up by the air of great Words, and the Name of ſome Man of Credit concerned, to 100 *l.* for a 500*th.* Part, or Share, ſome more, and at laſt dwindle away, till it has been Stock-Jobb'd down to 10, 12, 9, 8 *l.* a Share, and at laſt no Buyer; that is, in ſhort, the fine new word for Nothing-worth, and many Families ruin'd by the Purchaſe. If I ſhould name *Linnen-Manufactures*, *Saltpeter-Works*, *Copper-Mines*, *Diving-Engines*, *Dipping*, and the like, for inſtances of this, I ſhou'd, I believe, do no wrong to Truth, or to ſome Perſons too viſibly guilty.

I might go on upon this Subject to expoſe the Frauds and Tricks of *Stock-Jobbers*, *Engineers*, *Patentees*, *Committees*, with thoſe *Exchange-Mountebanks* we very properly call *Brokers*; but I have not

not Gaul enough for ſuch a work; but as a general rule of caution to thoſe who wou'd not be Trick'd out of their Eſtates by ſuch Pretenders to New Inventions, let them obſerve, That all ſuch People who may be ſuſpected of Deſign, have aſſuredly this in their Propoſal, Your Money to the Author muſt go before the Experiment: And here I could give a very diverting Hiſtory of a Patent-Monger, whoſe Cully was no body but my ſelf; but I refer it to another occaſion.

But this is no reaſon why Invention upon honeſt foundations, and to fair purpoſes, ſhou'd not be encourag'd; no, nor why the Author of any ſuch fair Contrivances ſhould not reap the harveſt of his own Ingenuity; our Acts of Parliament for granting Patents to firſt Inventors for Fourteen years, is a ſufficient acknowledg-

ment

ment of the due regard which ought to be had to ſuch as find out any thing which may be of publick Advantage; new Diſcoveries in Trade, in Arts and Myſteries, of Manufacturing Goods, or Improvement of Land, are without queſtion of as great benefit, as any Diſcoveries made in the Works of Nature by all the *Academies* and *Royal Societies* in the world.

There is, 'tis true, a great difference between *New Inventions* and *Projects*, between Improvement of Manufactures or Lands, which tend to the immediate Benefit of the Publick, and Imploying of the Poor; and Projects fram'd by ſubtle Heads, with a ſort of a *Deceptio Viſus*, and *Legerdemain*, to bring People to run needleſs and unuſual hazards: I grant it, and give a due preference to the firſt, and yet Succeſs has ſo ſanctifi'd ſome of thoſe

thoſe other ſorts of Projects, that 'twou'd be a kind of Blaſphemy againſt Fortune to diſallow 'em; witneſs Sir *William Phips*'s Voyage to the Wreck; 'twas a mere Project, a Lottery of a Hundred thouſand to One odds; a hazard, which if it had fail'd, every body wou'd have been aſham'd to have own'd themſelves concern'd in; a Voyage that wou'd have been as much ridicul'd as *Don Quixot's Adventure upon the Windmill*: Bleſs us! that Folks ſhould go Three thouſand Miles to Angle in the open Sea for Pieces of Eight! why, they wou'd have made Ballads of it, and the Merchants wou'd have ſaid of every unlikely Adventure, 'Twas like *Phips* his Wreck-Voyage; but it had Succeſs, and who reflects upon the Project?

Nothing's

Nothing's ſo partial as the Laws of Fate,
Erecting Blockheads to ſuppreſs the Great.
Sir Francis Drake *the* Spaniſh *Plate-*
Fleet Won,
He had been a Pyrate if he had got none.
Sir Walter Rawleigh *ſtrove, but miſs'd*
the Plate,
And therefore Di'd a Traytor to the State.

Endeavour bears a Value more or leſs,
Juſt as 'tis recommended by Succeſs:
The lucky Coxcomb ev'ry Man will prize,
And Proſp'rous Actions always paſs for Wiſe.

However, this ſort of Projects comes under no Reflection as to their Honeſty, ſave that there is a kind of Honeſty a Man owes to himſelf and to his Family, that prohibits him throwing away his Eſtate in impracticable, improbable Adventures; but ſtill ſome hit even of the moſt unlikely, of which this was one, of Sir *William Phips*, who

brought home a Cargo of Silver of near 200000 *l. ſterling*, in Pieces of Eight, fiſh'd up out of the open Sea remote from any ſhore, from an old *Spaniſh* Ship which had been ſunk above Forty Years.

THE

THE

Hiſtory of Projects.

WHEN I ſpeak of Writing a *Hiſtory of Projects*, I do not mean either of the Introduction of, or Continuing neceſſary Inventions, or the Improvement of Arts and Sciences before known; but a ſhort Account of Projects, and Projecting, as the Word is allow'd in the general Acceptation at this preſent time, and I need not go far back for the Original of the Practice.

Invention of Arts with Engines and Handycraft Inſtruments for their Improvement, requires a Chronology

as far back as the Eldeſt Son of *Adam*, and has to this day afforded ſome new Diſcovery in every Age.

The Building of the Ark by *Noah*, ſo far as you will allow it a human Work, was the firſt Project I read of; and no queſtion ſeem'd ſo ridiculous to the Graver Heads of that Wiſe, tho' Wicked Age, that poor *Noah* was ſufficiently banter'd for it; and had he not been ſet on work by a very peculiar Direction from Heaven, the Good old Man would certainly have been laugh'd out of it, as a moſt ſenſeleſs ridiculous Project.

The Building of *Babel* was a Right Project; for indeed the true definition of a Project, according to Modern Acceptation, is, as is ſaid before, a vaſt Undertaking, too big to be manag'd, and therefore likely enough to come to nothing; and yet as great as they are, 'tis certainly true of 'em all, even

even as the Projectors propoſe; that according to the old tale, If ſo many Eggs are hatch'd, there will be ſo many Chickens, and thoſe Chickens may lay ſo many Eggs more, and thoſe Eggs produce ſo many Chickens more, and ſo on. Thus 'twas moſt certainly true, That if the People of the Old World cou'd have Built a Houſe up to Heaven, they ſhou'd never be Drown'd again on Earth, and they only had forgot to Meaſure the Heighth, *that is*, as in other Projects, it only Miſcarri'd, or elſe 'twou'd have Succeeded.

And yet when all's done, that very Building, and the incredible Heighth it was carri'd, is a Demonſtration of the vaſt Knowledge of that Infant-Age of the World, who had no advantage of the Experiments or Invention of any before themſelves.

Thus when our Fathers touch'd with Guilt,
That Huge Stupendious Stair-Caſe
Built;
We Mock indeed the fruitleſs Enterprize,
For fruitleſs Actions ſeldom paſs for Wiſe;
But were the Mighty Ruins *left, they'd*
ſhow,
To what Degree that Untaught Age did
Know.

I believe a very diverting Account might be given of this, but I ſhall not attempt it. Some are apt to ſay with *Solomon*, *No new thing happens under the Sun, but what is, has been*; yet I make no queſtion but ſome conſiderable Diſcovery has been made in theſe latter Ages, and Inventions of Human Original produc'd, which the World was ever without before, either in whole, or in part; and I refer only to two Cardinal Points, the uſe of the Load-ſtone at Sea, and the

uſe

uſe of Gunpowder and Guns; both which, as to the Inventing-part, I believe the World owes as abſolutely to thoſe particular Ages, as it does the Working in Braſs and Iron to *Tubal Cain*, or the Inventing of Muſick to *Jubal* his Brother. As to Engines and Inſtruments for Handycraft-Men, this Age, I dare ſay, can ſhow ſuch as never were ſo much as thought of, much leſs imitated before; for I do not call that a real Invention which has ſomething before done like it, I account that more properly an Improvement. For Handycraft Inſtruments, I know none owes more to true genuine Contrivance, without borrowing from any former uſe, than a Mechanick Engine contriv'd in our time, call'd, *A Knitting Frame*, which built with admirable Symetry, works really with a very happy Succeſs, and may be obſerv'd by the Curious to have a

more than ordinary Compoſition; for which I refer to the Engine it ſelf, to be ſeen in every Stocking-Weaver's Garret.

I ſhall trace the Original of the Projecting Humour that now reigns, no farther back than the Year 1680. dating its Birth as a Monſter then, tho' by times it had indeed ſomething of life in the time of the late Civil War. I allow, no Age has been altogether without ſomething of this nature; and ſome very happy Projects are left to us as a taſte of their Succeſs; as the Water-houſes for ſupplying of the City of *London* with Water; and ſince that, the *New-River*, both very Conſiderable Undertakings, and Perfect Projects, adventur'd on the riſque of Succeſs. In the Reign of King *Charles* the Firſt, infinite Projects were ſet on foot for Raiſing Money without a Parliament; Oppreſſing by Monopolies, and Privy Seals; but

theſe are excluded our Scheme, as Irregularities; for thus the *French* are as fruitful in Projects as we; and theſe are rather Stratagems than Projects. After the Fire of *London*, the Contrivance of an Engine to Quench Fires, was a Project the Author was ſaid to get well by, and we have found to be very uſeful. But about the Year 1680. began the Art and Myſtery of Projecting to creep into the World. Prince *Rupert*, Uncle to King *Charles* the Second, gave great Encouragement to that part of it that reſpects Engines, and Mechanical Motions; and Biſhop *Wilkins* added as much of the Theory to it, as writing a Book could do: The Prince has left us a Metal call'd by his Name; and the firſt Project upon that was, as I remember, Caſting of Guns of that Metal, and boring them; done both by a peculiar Method of his own, and which died with him,

to

to the great loſs of the Undertaker, who to that purpoſe had, with no ſmall Charge, erected a Water-Mill at *Hackney-Marſh*, known by the name of the *Temple-Mill*: Which Mill very happily perform'd all parts of the Work; and I have ſeen of thoſe Guns on board the Royal *Charles*, a Firſt-rate Ship, being of a Reddiſh Colour, different either from Braſs or Copper. I have heard ſome Reaſons of State aſſign'd, why that Project was not permitted to go forward; but I omit them, becauſe I have no good Authority for it: After this, we ſaw a Floating Machine, to be wrought with Horſes for the Towing of Great Ships both againſt Wind and Tide; and another for the raiſing of Ballaſt which, as unperforming Engines, had the honour of being Made, Expos'd, Tri'd, and laid by, before the Prince died.

If

If thus we introduce it into the World under the Conduct of that Prince; when he died, 'twas left a hopeleſs Brat, and had hardly any Hand to own it, till the Wreck-Voyage before-noted, perform'd ſo happily by Captain *Phips*, afterwards Sir *William*; whoſe ſtrange Performance ſet a great many Heads on work to contrive ſomething for themſelves; he was immediately follow'd by my Lord *Mordant*, Sir *John Narborough*, and others from ſeveral Parts, whoſe Succeſs made 'em ſoon weary of the Work.

The Project of the *Penny-Poſt*, ſo well known, and ſtill practis'd, I cannot omit; nor the Contriver Mr. *Dockwra*, who has had the honour to have the Injury done him in that Affair, repair'd in ſome meaſure by the publick Juſtice of the Parliament. And the Experiment proving it to be a Noble and Uſeful Deſign, the Author muſt be

be remembred, where-ever mention is made of that Affair, to his very great Reputation.

'Twas no queſtion a great hardſhip for a man to be Maſter of ſo fine a Thought, that had *both* the *Eſſential Ends of a Project* in it, *Publick Good*, and *Private Advantage*; and that the Publick ſhou'd reap the benefit, and the Author be left out; the Injuſtice of which, no doubt, diſcourag'd many a Good Deſign: But ſince an Alteration in Publick Circumſtances has recover'd the loſt Attribute of Juſtice, the like is not to be fear'd. And Mr. *Dockwra* has had the ſatisfaction to ſee the former Injury diſown'd, and an honourable Return made even by them who did not the Injury, in bare reſpect to his Ingenuity.

A while before this, ſeveral People, under the Patronage of ſome great Perſons, had engag'd in Planting

ing of Foreign Collonies; as *William Pen*, the Lord *Shaftsbury*, Dr. *Cox*, and others, in *Penſilvania*, *Carolina*, *Eaſt* and *Weſt Jerſey*, and the like places; which I do not call Projects, becauſe 'twas only proſecuting what had been formerly begun: But here began the forming of publick Joint-Stocks, which, together with the *Eaſt-India*, *African*, and *Hudſon's-Bay* Companies, before eſtabliſh'd, begot a New Trade, which we call by a new Name, *Stock-Jobbing*, which was at firſt only the ſimple Occaſional Transferring of Intereſt and Shares from one to another, as Perſons alienated their Eſtates; but by the Induſtry of the Exchange-Brokers, who got the buſineſs into their hands, it became a Trade; and one perhaps manag'd with the greateſt Intriegue, Artifice, and Trick, that ever any thing that appear'd with a face of Honeſty

neſty could be handl'd with; for while the Brokers held the Box, they made the whole *Exchange* the Gameſters, and rais'd and lower'd the Prices of Stocks as they pleas'd; and always had both Buyers and Sellers who ſtood ready innocently to commit their Money to the mercy of their Mercenary Tongues. This Upſtart of a Trade having taſted the ſweetneſs of Succeſs which generally attends a *Novel Propoſal*, introduces the Illigitimate wandring Object I ſpeak of, as a proper Engine to find Work for the Brokers. Thus Stock-Jobbing nurs'd Projecting, and Projecting in return has very diligently pimp'd for its Foſter-parent, till both are arriv'd to be Publick Grievances; and indeed are now almoſt grown ſcandalous.

Of

Of PROJECTORS.

MAN is the worſt of all God's Creatures to ſhift for himſelf; no other Animal is ever ſtarv'd to death; Nature without, has provided them both Food and Cloaths; and Nature within, has plac'd an Inſtinct that never fails to direct them to proper means for a ſupply; but Man muſt either *Work or Starve, Slave or Dye*; he has indeed Reaſon given him to direct him, and few who follow the Dictates of that Reaſon come to ſuch unhappy Exigencies; but when by the Errors of a Man's Youth he has reduc'd himſelf to ſuch a degree of Diſtreſs, as to be abſolutely without Three things, *Money*, *Friends*, and *Health*, he Dies in a Ditch, or in ſome worſe place, *an Hoſpital.*

Ten

Ten thouſand ways there are to bring a Man to this, and but very few to bring him out again.

Death is the univerſal Deliverer, and therefore ſome who want Courage to bear what they ſee before 'em, *Hang themſelves for fear*; for certainly Self-deſtruction is the effect of Cowardice in the higheſt extream.

Others break the Bounds of Laws to ſatisfy that general Law of Nature, and turn open Thieves, Houſe-breakers, Highway-men, Clippers, Coiners, *&c.* till they run the length of the Gallows, and get a Deliverance the neareſt way at St. *Tyburn.*

Others being maſters of more Cunning than their Neighbours, turn their Thoughts to Private Methods of Trick and Cheat, a Modern way of Thieveing, every jot as Criminal, and in ſome degree worſe than the other, by which honeſt men are guil'd with

with fair pretences to part from their Money, and then left to take their Courſe with the Author, who ſculks behind the curtain of a Protection, or in the *Mint* or *Friars*, and bids defiance as well to Honeſty as the Law.

Others yet urg'd by the ſame neceſſity, turn their thoughts to Honeſt Invention, founded upon the Platform of Ingenuity and Integrity.

Theſe two laſt ſorts are thoſe we call *Projectors*; and as there was always *more Geeſe than Swans*, the number of the latter are very inconſiderable in compariſon of the former; and as the greater number denominates the leſs, the juſt Contempt we have of the former ſort, beſpatters the other, who like Cuckolds bear the reproach of other Peoples Crimes.

A meer Projector then is a Contemptible thing, driven by his own deſperate Fortune to ſuch a Streight,

that he muſt be deliver'd by a Miracle, or Starve; and when he has beat his Brains for ſome ſuch Miracle in vain, he finds no remedy but to paint up ſome Bauble or other, *as Players make Puppets talk big*, to ſhow like a ſtrange thing, and then cry it up for a New Invention, gets a Patent for it, divides it into Shares, and *they muſt be Sold*; ways and means are not wanting to Swell the new Whim to a vaſt Magnitude; Thouſands, and Hundreds of thouſands are the leaſt of his diſcourſe, and ſometimes Millions; till the Ambition of ſome honeſt Coxcomb is wheedl'd to part with his Money for it, and then

--------*Naſcitur ridiculus mus.*

the Adventurer is left to carry on the Project, and the Projector laughs at him. The *Diver* ſhall walk at the bottom

bottom of the *Thames*; the *Saltpeter-Maker* ſhall Build *Tom T---ds* Pond into Houſes; the Engineers Build Models and Windmills to draw Water, till Funds are rais'd to carry it on, by Men who have more Money than Brains, and then *good night Patent and Invention*; the Projector has done his buſineſs, and is gone.

But the Honeſt Projector is he, who having by fair and plain principles of Senſe, Honeſty, and Ingenuity, brought any Contrivance to a ſuitable Perfection, makes out what he pretends to, picks no body's pocket, puts his Project in Execution, and contents himſelf with the real Produce, as the profit of his Invention.

Of BANKS.

BANKS, without queſtion, if rightly manag'd, are, or may be, of great Advantage, eſpecially to a Trading People, as the *Engliſh* are; and among many others, this is one particular caſe in which that Benefit appears, That they bring down the Intereſt of Money, and take from the Goldſmiths, Scriveners, and others, who have command of running Caſh, their moſt delicious Trade of making advantage of the neceſſities of the Merchant, in extravagant Diſcounts, and Premio's for advance of Money, when either large Cuſtoms or Foreign Remittances, call for Diſburſements beyond his common Ability; for by the eaſineſs of Terms on which the Merchant may have Money, he is encourag'd to venture further in Trade than

than otherwiſe he would do; not but that there are other great advantages a *Royal Bank* might procure in this Kingdom, as has been ſeen in part by this, As advancing Money to the *Exchequer* upon Parliamentary Funds and Securities, by which in time of a War our Preparations for any Expedition need not be in danger of Miſcarriage for want of Money, though the Taxes rais'd be not ſpeedily paid, nor the *Exchequer* burthen'd with the exceſſive Intereſts paid in former Reigns upon Anticipations of the Revenue; Landed Men might be ſupplied with Moneys upon Securities on eaſier Terms, which would prevent the Loſs of multitudes of Eſtates, now ruin'd and devour'd by inſolent and mercileſs Mortgagees and the like. But now we unhappily ſee a *Royal Bank* Eſtabliſh'd by Act of Parliament, and another with a large Fund upon the *Orphans*

Stock; and yet theſe Advantages, or others, which we expected, not anſwer'd, tho' the pretenſions in Both have not been wanting at ſuch time as they found it needful to introduce themſelves into publick Eſteem, by giving out Prints of what they were rather able to do, than really intended to practice. ' So that our having Two Banks at this time ſettl'd, and more Erecting, has not yet been able to reduce the Intereſt of Money; not becauſe the Nature and Foundation of their Conſtitution does not tend towards it; but becauſe, finding their Hands full of better buſineſs, they are wiſer than by being ſlaves to old obſelete Propoſals, to loſe the advantage of the great Improvement they can make of their Stock.

This however, does not at all reflect on the Nature of a Bank, nor of the Benefit it would be to the pub-

publick Trading-part of the Kingdom, whatever it may ſeem to do on the practice of the preſent. We find Four or Five Banks now in view to be ſettl'd; I confeſs I expect no more from thoſe to come, than we have found from the paſt; and I think I make no breach on either my Charity or *good Manners*, in ſaying ſo; and I reflect not upon any of the Banks that are or ſhall be Eſtabliſh'd for not doing what I mention, but for making ſuch publications of what they would do. I cannot think any Man had expected the *Royal Bank* ſhou'd Lend Money on Mortgages at 4 *per Cent.* nor was it much the better for them to make publication they wou'd do ſo, from the beginning of *January* next after their Settlement; ſince to this day, as I am inform'd, they have not Lent one Farthing in that manner.

Our Banks are indeed nothing but ſo many Goldſmiths Shops, where the Credit being high (and the Directors as high) People lodge their Money; and They, the Directors I mean, make their advantage of it; if you lay it at Demand, they allow you nothing; if at Time, 3 *per Cent.* and ſo wou'd any Goldſmith in *Lombard-ſtreet* have done before; but the very Banks themſelves are ſo aukward in Lending; ſo ſtrict, ſo tedious, ſo inquiſitive, and withal ſo publick in their taking Securities, that Men who are any thing tender, won't go to them; and ſo the eaſineſs of Borrowing Money, ſo much deſign'd, is defeated; for here is a private Intereſt to be made, tho' it be a publick one; and, in ſhort, 'tis only a great Trade carri'd on for the private Gain of a few concern'd in the Original Stock; and tho' we are to hope for great things, be-

becauſe they have promis'd them; yet they are all Future that we know of.

And yet all this while a Bank might be very beneficial to this Kingdom; and This might be ſo, if either their own Ingenuity, or Publick Authority, would oblige them to take the Publick Good into equal Concern with their Private Intereſt.

To explain what I mean;

Banks being eſtabliſh'd by Publick Authority, ought alſo, as all Publick things are, to be under Limitations and Reſtrictions from that Authority; and thoſe Limitations being regulated with a proper regard to the Eaſe of Trade in General, and the Improvement of the Stock in Particular, would make a Bank a Uſeful, Profitable Thing indeed.

Firſt, A Bank ought to be of a Magnitude proportion'd to the Trade of the Countrey it is in; which this Bank

Bank is ſo far from, that 'tis no more to the Whole, than the leaſt Goldſmith's Caſh in *Lombardſtreet* is to the Bank: From whence it comes to paſs, that already more Banks are contriving; and I queſtion not but Banks in *London* will e're long be as frequent as Lotteries: The Conſequence of which in all Probability will be, the diminiſhing their Reputation, or a Civil War with one another. 'Tis true, the Bank of *England* has a Capital Stock; but yet was that Stock wholly clear of the Publick Concern of the Government, it is not above a Fifth Part of what would be neceſſary to manage the whole Buſineſs of the Town; which it ought, tho' not to do, at leaſt to be Able to do: And I ſuppoſe I may venture to ſay, Above one half of the Stock of the preſent Bank is taken up in the Affairs of the Exchequer.

I ſup-

I ſuppoſe no body will take this Diſcourſe for an Invective againſt the Bank of *England*; I believe it is a very Good Fund, a very Uſeful one, and a very Profitable one: It has been Uſeful to the Government, and it is Profitable to the Proprietors; and the eſtabliſhing it at ſuch a Juncture, when our Enemies were making great boaſts of our Poverty and Want of Money, was a particular Glory to our Nation, and the City in particular. That when the *Paris Gazette* inform'd the World, That the Parliament had indeed given the King Grants for raiſing Money in Funds to be paid in remote Years; but Money was ſo ſcarce, that no Anticipations could be procured: That juſt then, beſides Three Millions paid into the Exchequer that Spring on other Taxes by way of Advance, there was an Overplus-Stock to be found of 1200 000 Pounds *ſterling* or (to make it

it ſpeak *French*) of above Fifteen Millions, which was all paid Voluntarily into the Exchequer, in leſs than

Beſides this, I believe the preſent Bank of *England* has been very uſeful to the Exchequer, and to ſupply the King with Remittances for the Payment of the Army in *Flanders*; which has alſo, by the way, been very profitable to it ſelf. But ſtill this Bank is not of that Bulk that the Buſineſs done here requires; nor is it able, with all the Stock it has, to procure the great propos'd Benefit, the low'ring the Intereſt of Money: Whereas all Foreign Banks abſolutely govern the Intereſt, both at *Amſterdam*, *Genoa*, and other places. And this Defect I conceive the Multiplicity of Banks cannot ſupply, unleſs a perfect Underſtanding could be ſecur'd between them.

To remedy this Defect, ſeveral Methods

Methods might be propos'd: Some I ſhall take the Freedom to hint at.

Firſt, That the preſent Bank increaſe their Stock to at leaſt Five Millions *ſterling*, to be ſettled as they are already, with ſome ſmall Limitations to make the Methods more beneficial.

Five Millions *ſterling* is an immenſe Sum; to which add the Credit of their Caſh, which would ſupply them with all the Overplus-Money in the Town, and probably might amount to half as much more; and then the Credit of Running-Bills, which by circulating would no queſtion be an Equivalent to the other half: So that in Stock, Credit, and Bank-bills, the Balance of their Caſh would be always Ten Millions *ſterling*: A Sum that every body who can talk of, does not underſtand.

But then to find Buſineſs for all this Stock; which though it be a ſtrange

ſtrange thing to think of, is nevertheleſs eaſy when it comes to be examin'd. And firſt for the Buſineſs; This Bank ſhou'd enlarge the Number of their Directors as they do of their Stock; and ſhould then eſtabiſh ſeveral Sub-Committees, compos'd of their own Members, who ſhou'd have the directing of ſeveral Offices relating to the diſtinct ſorts of Buſineſs they referr'd to; to be over-rul'd and govern'd by the Governor and Directors in a Body, but to have a Concluſive Power as to Contracts. Of theſe there ſhould be

One Office for Loan of Money for Cuſtoms of Goods; which by a plain Method might be ſo order'd, that the Merchant might with eaſe pay the higheſt Cuſtoms down; and ſo by allowing the Bank 4 *per Cent.* Advance, be firſt ſure to ſecure the 10 *l. per Cent.* which the King allows for Prompt Pay-

Payment at the *Custom-house*; and be also freed from the troublesome work of finding *Bonds-Men*, and Securities for the Money; which has expos'd many a Man to the Tyranny of Extents either for himself or his Friend, to his utter Ruin; who under a more moderate Prosecution, had been able to pay all his Debts; and by this Method has been torn to pieces, and disabled from making any tolerable Proposal to his Creditors. This is a Scene of Large Business, and would in proportion employ a Large Cash: And 'tis the easiest thing in the world to make the Bank the Paymaster of all the Large Customs, and yet the Merchant have so honourable a Possession of his Goods, as may be neither any Diminution to his Reputation, or any Hindrance to their Sale.

As for Example:

Suppose I have 100 Hogsheads of Tobacco

Tobacco to Import, whoſe Cuſtoms by ſeveral Duties comes to 1000 *l.* and want Caſh to clear them; I go with my Bill of Loading to the Bank, who appoint their Officer to Enter the Goods, and pay the Duties; which Goods ſo entred by the Bank, ſhall give them Title enough to any part, or the whole, without the trouble of Bills of Sale, or Conveyances, Defeazances, and the like. The Goods are carried to a Warehouſe at the Waterſide, where the Merchant has a Free and Publick Acceſs to them, as if in his own Warehouſe, and an honourable Liberty to ſell and deliver either the Whole (paying their Diſburſe) or a Part without it, leaving but ſufficient for the Payment; and out of that Part delivered, either by Notes under the Hand of the Purchaſer, or any other way, he may clear the ſame, without any Exactions, but

of

of 4 *l. per Cent.* and the reſt are his own.

The eaſe this wou'd bring to Trade, the deliverance it wou'd bring to the Merchants from the inſults of Goldſmiths, *&c.* and the honour it wou'd give to our management of Publick Impoſts, with the advantages to the Cuſtom-Houſe it ſelf, and the utter deſtruction of Extortion, wou'd be ſuch as wou'd give a due value to the Bank, and make all Mankind acknowledge it to be a publick good. The Grievance of Exactions upon Merchants in this caſe is very great; and when I lay the blame on the Goldſmiths, becauſe they are the principal People made uſe of in ſuch occaſions, I include a great many other ſorts of Brokers, and Money-jobbing Artiſts, who all get a ſnip out of the Merchant. I my ſelf have known a Goldſmith in *Lumbardſtreet* Lend a Man

700 *l.* to pay the Cuſtoms of a Hundred Pipes of *Spaniſh* Wines; the Wines were made over to him for Security by Bill of Sale, and put into a Cellar, of which the Goldſmith kept the Key; the Merchant was to pay 6 *l. per Cent.* Intereſt on the Bond, and to allow 10 *l. per Cent.* Premio for advancing the Money: When he had the Wines in Poſſeſſion, the Owner cou'd not ſend his Cooper to look after them, but the Goldſmith's Man muſt attend all the while, for which he wou'd be paid 5 *s.* a day. If he brought a Cuſtomer to ſee them, the Goldſmith's Man muſt ſhow them; the Money was Lent for Two Months; he cou'd not be admitted to Sell or Deliver a Pipe of Wine out ſingle, or Two or Three at a time, as he might have Sold them; but on a word or two ſpoken amiſs to the Goldſmith, *or which he was pleaſed to take ſo*, he

he wou'd have none Sold, but the whole Parcel together; by this uſage the Goods lay on hand, and every Month the Money remain'd, the Goldſmith demanded a Guinea *per Cent.* forbearance, beſides the Intereſt, till at laſt by Leakage, Decay, and other Accidents, the Wines began to leſſen: Then the Goldſmith begins to tell the Merchant, he is afraid the Wines are not worth the Money he has Lent, and demands further Security; and in a little while growing higher and rougher, he tells him, he muſt have his Money; the Merchant too much at his Mercy, becauſe he cannot provide the Money, is forc'd to conſent to the Sale, and the Goods being reduc'd to Seventy Pipes ſound Wine, and Four unſound (the reſt being ſunk for filling up) were Sold for 13 *l.* *per* Pipe the Sound, and 3 *l.* the Unſound, which amounted to 922 *l.* together:

	l.	*s.*	*d.*
The Coopers Bill came to	30	0	0
The Cellerage a Year and Half to	18	0	0
Intereſts on the Bond to	63	0	0
The Goldſmith's Men for Attendance	08	0	0
Allowance for Advance of the Money, and Forbearance	74	0	0
	193	0	0
Principal Money Borrow'd	700	0	0
	893	0	0
Due to the Merchant	29	0	0
	922	0	0

By the modetateſt Computation that can be, theſe Wines Coſt the Merchant as follows:

Firſt Coſt with Charges on Board	*l.*	*s.*	*d.*
In Lisbon 15 Mille Reis *per Pipe is* 1500 Mill. Re. *Exchange, at* 6 *s.* 4 *d. per* Mille Rei	475	0	0
Freight to London — *then at* 3 *l. per Ton*	150	0	0
Aſſurance on 500 *l. at* 2 *per C.*	10	0	0
Petty Charges	05	0	0
	640	0	0

So

So that 'tis manifeſt by the Extortion of this Banker, the poor Man loſt the whole Capital with Freight and Charges, and made but 29 *l.* produce of a Hunder'd Pipes of Wine.

One other Office of this Bank, and which wou'd take up a conſiderable branch of the Stock, is for Lending Money upon Pledges, which ſhou'd have annex'd to it a Warehouſe and Factory, where all ſorts of Goods might publickly be Sold by the Conſent of the Owners, to the great Advantage of the Owner, the Bank receiving 4 *l. per Cent.* Intereſt, and 2 *per Cent.* Commiſſion for Sale of the Goods.

A Third Office ſhou'd be appointed for Diſcounting Bills, Tallies, and Notes, by which all Tallies of the *Exchequer*, and any part of the Revenue, ſhou'd at ſtated Allowances be ready Money to any Perſon, to the great Advantage of the Government,

and eaſe of all ſuch as are any ways concern'd in publick Undertakings.

A Fourth Office for Lending Money upon Land-Securities at 4 *per Cent.* Intereſt; by which the Cruelty and Injuſtice of Mortgagees wou'd be wholly reſtrain'd, and a Regiſter of Mortgages might be very well kept, to prevent Frauds.

A Fifth Office for Exchanges and Foreign Correſpondences.

A Sixth for Inland Exchanges, where a very large Field of Buſineſs lies before them.

Under this Head 'twill not be improper to conſider, that this Method will moſt effectually anſwer all the Notions and Propoſals of County-Banks; for by this Office they wou'd be all render'd uſeleſs and unprofitable; ſince One Bank, of the Magnitude I mention, with a Branch of its Office ſet apart for that Buſineſs, might with

eaſe

eaſe Manage all the Inland-Exchange of the Kingdom.

By which ſuch a Correſpondence with all the Trading-Towns in *England* might be maintain'd, as that the whole Kingdom ſhou'd Trade with the Bank. Under the Direction of this Office a Publick Caſhier ſhou'd be appointed in every County, to reſide in the Capital Town as to Trade, and in ſome Counties more, through whoſe Hands all the Caſh of the Revenue of the Gentry, and of Trade, ſhou'd be return'd on the Bank in *London*, and from the Bank again on their Caſhier in every reſpective County or Town, at the ſmall Exchange of ½ *per Cent.* by which means all loſs of Money carri'd upon the Road, to the encouragement of Robbers, and Ruining of the Countrey, who are Su'd for thoſe Robberies, wou'd be more effectually prevented, than by all the

Statutes againſt Highway-Men that are or can be made.

As to Publick Advancings of Money to the Government, they may be left to the Directors in a Body, as all other Diſputes and Contingent caſes are; and whoever examines theſe Heads of Buſineſs apart, and has any Judgment in the Particulars, will, I ſuppoſe, allow, that a Stock of Ten Millions may find Employment in them, though it be indeed a very great Sum.

I cou'd offer ſome very good Reaſons, why this way of Management by particular Offices for every particular ſort of Buſineſs, is not only the eaſieſt, but the ſafeſt way of executing an Affair of ſuch variety and conſequence; alſo I cou'd ſtate a Method for the Proceedings of thoſe private Offices, their Conjunction with, and Dependance on the General Court

Court of the Directors, and how the various Accompts ſhou'd Center in one General Capital account of Stock, with Regulations and Appeals; but I believe them to be needleſs, at leaſt in this place.

If it be Objected here, That it is impoſſible for One Joint Stock to go thorough the whole Buſineſs of the Kingdom. I Anſwer, I believe it is not either impoſſible or impracticable, particularly on this one account, that almoſt all the Country Buſineſs wou'd be Manag'd by running-Bills, and thoſe the longeſt abroad of any, their diſtance keeping them out, to the Increaſing the Credit, and conſequently the Stock of the Bank.

Of the Multiplicity of Banks.

What is touch'd at in the foregoing part of this Chapter, refers to *One Bank-*

Bank-Royal, to Preſide, as it were, over the whole Caſh of the Kingdom: But becauſe ſome People do ſuppoſe this Work fitter for many Banks than for One; I muſt a little conſider that Head: And firſt, allowing thoſe many Banks cou'd without claſhing maintain a conſtant Correſpondence with one another, in paſſing each others Bills as Current from one to another, I know not but it might be better perform'd by Many, than by One; for as Harmony makes Muſick in Sound, ſo it produces Succeſs in Buſineſs.

A *Civil War* among Merchants is always the Ruin of Trade: I cannot think a Multitude of Banks cou'd ſo conſiſt with one another in *England*, as to join Intereſts, and uphold one another's Credit, without joining Stocks too; I confeſs, if it cou'd be done, the Convenience to Trade wou'd be Viſible.

If

If I were to Propoſe which way theſe Banks ſhou'd be Eſtabliſh'd; I anſwer, Allowing a due regard to ſome Gentlemen who have had thoughts of the ſame, whoſe Methods I ſhall not ſo much as touch upon, much leſs diſcover; My thoughts run upon quite different Methods, both for the Fund, and the Eſtabliſhment.

Every principal Town in *England* is a Corporation, upon which the Fund may be ſettled; which will ſufficiently anſwer the difficult and chargeable work of Suing for a Corporation by Patent or Act of Parliament.

A general Subſcription of Stock being made, and by Deeds of Settlement plac'd in the Mayor and Aldermen of the City or Corporation for the time being, in Truſt, to be declared by Deeds of Uſes, ſome of the Directors being always made Members of the ſaid Corporation, and join'd

join'd in the Truſt, the Bank hereby becomes the Publick Stock of the Town, ſomething like what they call the *Rents of the Town-Houſe* in *France*, and is Manag'd in the Name of the ſaid Corporation, to whom the Directors are Accountable, and they back again to the General Court.

For Example:

Suppoſe the Gentlemen, or Tradeſmen, of the County of *Norfolk*, by a Subſcription of Caſh, deſign to Eſtabliſh a Bank: The Subſcriptions being made, the Stock is paid into the Chamber of the City of *Norwich*, and manag'd by a Court of Directors, as all Banks are, and choſen out of the Subſcribers, the Mayor only of the City to be always one; to be managed in the Name of the Corporation of the City of *Norwich*, but for the Uſes in a Deed of Truſt to be made by the Subſcribers, and Mayor and Alder-

Aldermen, at large mentioned. I make no queſtion but a Bank thus ſettled, wou'd have as firm a Foundation as any Bank need to have, and every way anſwer the Ends of a Corporation.

Of theſe ſorts of Banks *England* might very well eſtabliſh Fifteen, at the ſeveral Towns hereafter mention'd. Some of which, tho they are not the Capital Towns of the Counties, yet are more the Center of Trade, which in *England* runs in Veins, like Mines of Metal in the Earth.

Canterbury.
Salisbury.
Exeter.
Briſtol.
Worceſter.
Shrewsbury.
Mancheſter.
Newcaſtle upon Tyne.
Leeds, or *Halifax*, or *York.*
Nottingham.
Warwick, or *Birmingham.*
Oxford, or *Reading.*
Bedford.
Norwich.
Colcheſter.

Every

Every one of theſe Banks to have a Caſhier in *London*, unleſs they cou'd all have a general Correſpondence and Credit with the Bank-Royal.

Theſe Banks in their reſpective Counties ſhould be a General Staple and Factory for the Manufactures of the ſaid County; where every man that had Goods made, might have Money at a ſmall Intereſt for Advance; the Goods in the mean time being ſent forward to Market, to a Warehouſe for that purpoſe erected in *London*, where they ſhou'd be diſpos'd of to all the Advantages the Owner cou'd expect, paying only 1 *per Cent.* Commiſſion. Or if the Maker wanted Credit in *London* either for *Spaniſh* Wool, Cotton, Oyl, or any Goods, while his Goods were in the Warehouſe of the ſaid Bank, his Bill ſhou'd be paid by the Bank to the full Value of his Goods, or at leaſt within a ſmall matter.

matter. These Banks, either by Correspondence with each other, or an Order to their Cashier in *London*, might with ease so pass each other's Bills, that a man who has Cash at *Plymouth*, and wants Money at *Berwick*, may transfer his Cash at *Plymouth* to *Newcastle* in half an hours time, without either Hazard, or Charge, or Time, allowing only ½ *per Cent.* Exchange; and so of all the most distant parts of the Kingdom. Or if he wants Money at *Newcastle*, and has Goods at *Worcester*, or at any other Cloathing-Town, sending his Goods to be sold by the Factory of the Bank of *Worcester*, he may remit by the Bank to *Newcastle*, or any where else, as readily as if his Goods were sold and paid for; and no Exactions made upon him for the Convenience he enjoys.

This Discourse of Banks the Reader

der is to underſtand to have no relation to the preſent Poſture of Affairs, with reſpect to the Scarcity of Currant Money, which ſeems to have put a ſtop to that part of a Stock we call Credit; which always is, and indeed muſt be the moſt eſſential part of a Bank, and without which no Bank can pretend to ſubſiſt, at leaſt to Advantage.

A Bank is only a Great Stock of Money put together, to be employ'd by ſome of the Subſcribers, in the name of the reſt, for the Benefit of the Whole. This Stock of Money ſubſiſts not barely on the Profits of its own Stock, for that wou'd be inconſiderable, but upon the Contingences and Accidents which Multiplicity of Buſineſs occaſions: As for Inſtance; A man that comes for Money, and knows he may have it To-morrow, perhaps he is in haſte, and won't take

it to day: Only that he may be ſure of it to morrow, he takes a *Memorandum* under the Hand of the Officer, That he ſhall have it whenever he calls for it; and this *Memorandum* we call a Bill. To morrow when he Intended to fetch his Money, comes a Man to him for Money; and to ſave himſelf the labour of Telling, he gives him the *Memorandum* or Bill aforeſaid for his Money; this Second Man does as the Firſt, and a Third does as he did, and ſo the Bill runs about a Month, Two or Three; and this is that we call *Credit*; for by the Circulation of a quantity of theſe Bills, the Bank enjoys the full Benefit of as much Stock in real Value, as the ſuppoſititious Value of the Bills amounts to; and where-ever this Credit fails, this Advantage fails; for immediately all men come for their Money, and the Bank muſt die of it

ſelf; for I am ſure no Bank by the ſimple Improvement of their ſingle Stock, can ever make any conſiderable Advantage.

I confeſs a Bank who can lay a Fund for the Security of their Bills, which ſhall produce, firſt an Annual Profit to the Owner, and yet make good the Paſſant-Bill, may ſtand, and be advantageous too, becauſe there is a Real and a Suppoſititious Value both, and the Real always ready to make good the Suppoſititious; and this I know no way to bring to paſs, but by Land, which at the ſame time that it lies Transferr'd to ſecure the Value of every Bill given out, brings in a ſeparate Profit to the Owner; and this way no queſtion but the whole Kingdom might be a Bank to it ſelf, tho' no ready Money were to be found in it.

I had gone on in ſome Sheets with

with my Notion of Land, being the beſt bottom for Publick Banks, and the eaſineſs of bringing it to anſwer all the Ends of Money depoſited, with double Advantage; but I find my ſelf happily prevented by a Gentleman, who has publiſh'd the very ſame, tho' ſince this was Wrote; and I was always Maſter of ſo much Wit, as to hold my Tongue while they ſpoke who underſtood the thing better than my ſelf.

Mr. *John Aſgill* of *Lincolns-Inn*, in a ſmall Tract, Entituled, *Several Aſſertions prov'd, in Order to Create another Species of Money than Gold and Silver*, has ſo diſtinctly handled this very Caſe, with ſuch ſtrength of Argument, ſuch clearneſs of Reaſon, ſuch a Judgment, and ſuch a Stile, as all the Ingenious part of the World muſt acknowledge themſelves extremely Oblig'd to him for that Piece.

At the ſight of which Book I laid by all that had been written by me on that Subject; for I had much rather confeſs my ſelf incapable of handling that Point like him, than have convinc'd the World of it by my impertinence.

Of the HIGH-WAYS.

IT is a prodigious Charge the whole Nation groans under for the Repair of High-Ways, which, after all, lie in a very ill Poſture too; I make no queſtion but if it was taken into Conſideration by thoſe who have the Power to Direct it, the Kingdom might be wholly eas'd of that Burthen, and the High-Ways be kept in good condition, which now lie in a moſt ſhameful manner in moſt parts

parts of the Kingdom, and in many places wholly unpaſſable; from whence ariſe Tolls and Impoſitions upon Paſſengers and Travellers; and on the other hand, Treſpaſſes and Incroachments upon Lands adjacent, to the great Damage of the Owners.

The Rate for the High-Ways is the moſt Arbitrary and Unequal Tax in the Kingdom; in ſome places two or three Rates of *6 d. per l.* in the year, in others the whole Pariſh cannot raiſe wherewith to defray the Charge, either by the very bad condition of the Road, or diſtance of Materials; in others the Surveyors raiſe what they never Expend; and the Abuſes, Exactions, Connivances, Frauds, and Embezlements, are innumerable.

The *Romans*, while they Govern'd this Iſland, made it one of their principal cares to Make and Repair the High-Ways of the Kingdom, and the

Chief Roads we now uſe, are of their Marking out; the Conſequence of maintaining them was ſuch, or at leaſt ſo eſteem'd, that they thought it not below them to Employ their *Legionary Troops* in the Work; and it was ſometimes the Buſineſs of whole Armies, either when in Winter-quarters, or in the intervals of Truce or Peace with the Natives. Nor have the *Romans* left us any greater tokens of their Grandeur and Magnificence, than the ruins of thoſe Cauſways and Street-ways which are at this day to be ſeen in many parts of the Kingdom; ſome of which has by the viſible Remains been diſcover'd to traverſe the whole Kingdom; and others for more than an Hundred Miles are to be trac'd from Colony to Colony, as they had particular occaſion. The famous High-Way, or Street, call'd *Watling-ſtreet*, which ſome will tell you began

at

at *London-ſtone*, and paſſing that very Street in the City, which we to this day call by that Name, went on *Weſt* to that ſpot where *Tyburn* now ſtands, and then turn'd *North-Weſt* in ſo ſtraight a line to St. *Albans*, that 'tis now the exacteſt Road (in one Line for Twenty Miles) in the Kingdom; and tho' diſus'd now as the Chief, yet is as good, and I believe the beſt Road to St. *Albans*, and is ſtill call'd the *Street-way*: From whence it is trac'd into *Shropſhire* above an Hundred and ſixty Miles, with a multitude of viſible Antiquities upon it, Diſcover'd and Deſcrib'd very Accurately by Mr. *Cambden*. The *Foſſe*, another *Roman* Work, lies at this day as viſible, and as plain a high Cauſway, of above Thirty Foot broad, Ditch'd on either ſide, and Cop'd and Pav'd where need is, as exact and every jot as beautiful as the King's new

Road through *Hide-Park*; in which figure it now lies from near *Marſhfield* to *Cirenceſter*, and again from *Cirenceſter* to the Hill Three Miles on this ſide *Glouceſter*, which is not leſs than Twenty ſix Miles, and is made uſe of as the great Road to thoſe Towns, and probably has been ſo for a Thouſand Years with little Repairs.

If we ſet aſide the Barbarity and Cuſtoms of the *Romans*, as *Heathens*, and take them as a Civil Government, we muſt allow they were the Pattern of the whole World for Improvement and Increaſe of Arts and Learning, Civilizing and Methodizing Nations and Countries Conquer'd by their Valour; and if this was one of their great Cares, That conſideration ought to move ſomething. But to the great Example of that Generous People, I'le add Three Arguments.

(1.) 'Tis

(1.) 'Tis Uſeful, and that as 'tis convenient for Carriages, which in a Trading Countrey is a great help to Negoce, and promotes univerſal Correſpondence, without which our Inland Trade cou'd not be manag'd. And under this Head I cou'd name a *thouſand* Conveniences of a ſafe, pleaſant, well-Repair'd High-Way, both to the Inhabitant and the Traveller; but I think 'tis needleſs.

(2.) 'Tis eaſy. I queſtion not to make it appear 'tis eaſy, to put all the High Roads, eſpecially in *England*, in a noble Figure, Large, Dry, and Clean, well Drein'd and free from Floods, unpaſſable Sloughs, deep Cart-routs, high Ridges, and all the Inconveniences they now are full of; and when once done, much eaſier ſtill to be maintain'd ſo.

(3.) It may be Cheaper, and the whole Aſſeſsment for the Repairs of High-

High-Ways for ever be Drop'd, or Appli'd to other uſes for the Publick Benefit.

Here I beg the Reader's Favour for a ſmall Digreſſion.

I am not Propoſing this as an Undertaker, or ſetting a Price to the Publick, for which I will perform it *like one of the Projectors I ſpeak of*; but laying open a Project for the Performance, which whenever the Publick Affairs will admit our Governors to Conſider of, will be found ſo feaſible, that no queſtion they may find Undertakers enough for the Performance; and in this Undertaking-Age I do not doubt but 'twou'd be eaſy at any time to procure Perſons at their own Charge to perform it for any ſingle County, as a Pattern and Experiment for the whole Kingdom.

The Propoſal is as follows.

Firſt, That an Act of Parliament be made, with Liberty for the Undertakers to Dig and Trench, to cut down Hedges and Trees, or whatever is needful for ditching, dreining and carrying off Water, cleaning, enlarging and levelling the Roads, with Power to lay open or incloſe Lands; to incroach into Lands, dig, raiſe, and level Fences, plant and pull up Hedges or Trees, for the enlarging, widening, and dreining the High-Ways, with Power to turn either the Roads, or Water-Courſes, Rivers and Brooks, as by the Directors of the Works ſhall be found needful, *always allowing* ſatisfaction to be firſt made to the Owners of ſuch Lands; either by aſſigning to them equivalent Lands, or Payment in Money, the Value to be

be adjuſted by Two indifferent Perſons, to be Named by the Lord Chancellor, or Lord Keeper for the time being; and no Water-Courſe to be turn'd from any Water-Mill, without Satisfaction firſt made both to the Landlord and Tenant.

But before I proceed, I muſt ſay a word or two to this Article.

The Chief, and almoſt the Only Cauſe of the deepneſs and foulneſs of the Roads, is occaſion'd by the ſtanding Water, which for want of due care to draw it off by ſcouring and opening Ditches and Dreins, and other Water-Courſes, and clearing of Paſſages, ſoaks into the Earth, and ſoftens it to ſuch a degree, that it cannot bear the weight of Horſes and Carriages; to prevent which, the Power to Dig, Trench, and Cut down, *&c.* mention'd above, will be of abſolute neceſſity: But becauſe the liberty

ſeems

ſeems very large, and ſome may think 'tis too great a Power to be granted to any Body of Men over their Neighbours: 'Tis anſwer'd;

(1.) 'Tis abſolutely neceſſary, or the Work cannot be done; and the doing of the Work is of much greater Benefit than the Damage can amount to.

(2.) Satisfaction to be made to the Owner, and that firſt too, before the Damage be done, is an Unqueſtionable Equivalent; and Both together, I think, are a very full Anſwer to any Objection in That caſe.

Beſides this Act of Parliament, a Commiſſion muſt be granted to Fifteen, at leaſt, in the Name of the Undertakers, to whom every County ſhall have Power to join Ten, who are to Sit with the ſaid Fifteen, ſo often and ſo long as the ſaid Fifteen do Sit for Affairs relating to that County; which Fifteen, or any Seven of them, ſhall

ſhall be Directors of the Works, to be advis'd by the ſaid Ten, or any Five of them, in matters of Right and Claim; and the ſaid Ten to adjuſt Differences in the Countries, and to have Right by Proceſs to appeal in the name either of Lords of Mannors, or Privileges of Towns or Corporations, who ſhall be either damag'd or encroach'd upon by the ſaid Work: All Appeals to be heard and determin'd immediately by the ſaid Lord Chancellor, or Commiſſion from him, that the Work may receive no Interruption.

This Commiſſion ſhall give Power to the ſaid Fifteen to preſs Wagons, Carts, and Horſes, Oxen, and Men, and detain them to work a certain Limited Time, and within certain Limited Space of Miles from their own Dwellings, and at a certain Rate of Payment: No Men, Horſes, or Carts, to be preſs'd againſt their Conſent, during

ring the times of Hay-time, or Harveſt; or upon Market-days, if the Perſon aggriev'd will make Affidavit he is oblig'd to be with his Horſes or Carts at the ſaid Markets.

It is well known to all who have any knowledge of the Condition the High-Ways in *England* now lye in, that in moſt places there is a convenient diſtance of Land left open for travelling, either for driving of Cattel, or marching of Troops of Horſe, with perhaps as few Lanes or *Defiles*, as in any Countries: The Croſs-Roads, which are generally Narrow, are yet Broad enough in moſt places for two Carriages to paſs; but on the other hand, we have on moſt of the High-Roads a great deal of waſte-Land thrown in as it were for an Overplus to the High-Way; which though it be us'd of courſe by Cattle and Travellers on occaſion, is indeed no Benefit

at

at all either to the Traveller as a Road, or to the Poor as a Common, or to the Lord of the Mannor as a Waſte; upon it grows neither Timber nor Graſs, in any quantity anſwerable to the Land; but, tho to no purpoſe, is trodden down, poach'd, and over-run by Drifts of Cattle in the Winter, or ſpoil'd with the Duſt in the Summer: And this I have obſerv'd in many parts of *England* to be as good Land as any of the Neighbouring Encloſures, as capable of Improvement, and to as good purpoſe.

Theſe Lands only being enclos'd and manur'd, leaving the Roads to Dimenſions without meaſure ſufficient, are the Fund upon which I build the Prodigious Stock of Money that muſt do this Work. Theſe Lands, which I ſhall afterwards make an Eſſay to value, being enclos'd, will be either ſaleable to raiſe Money, or fit to exchange with

with thoſe Gentlemen who muſt part with ſome Land where the Ways are narrow: Always reſerving a quantity of theſe Lands to be Let out to Tenants; the Rent to be paid into the Publick Stock or Bank of the Undertakers, and to be reſerv'd for keeping the Ways in the ſame Repair; and the ſaid Bank to forfeit the Lands if they are not ſo maintained.

Another Branch of the Stock muſt be Hands; for a Stock of Men is a Stock of Money; to which purpoſe every County, City, Town, and Pariſh, ſhall be Rated at a Set Price, equivalent to Eight Years Payment for the Repair of High-ways; which each County, &c. ſhall raiſe, not by Aſſeſsment in Money, but by preſſing of Men, Horſes, and Carriages for the Work; the Men, Horſes, &c. to be employ'd by the Directors: In which caſe all Corporal Puniſhments,

as of *Whippings*, *Stocks*, *Pillories*, *Houſes of Correction*, *&c.* might be eaſily tranſmitted to a certain Number of Days Works on the High-Ways, and in Conſideration of this proviſion of Men, the Country ſhou'd for ever after be acquitted of any Contribution, either in Money or Work, for Repair of the High-Ways, Building of Bridges excepted.

There lies ſome Popular Objection againſt this Undertaking; and the firſt is, the great Controverted Point of *England*, *Encloſure of the Common*, which tends to Depopulation, and Injures the Poor.

(2.) Who ſhall be Judges or Surveyors of the Work, to Oblige the Undertakers to perform to a certain limited degree.

For the Firſt; The Encloſure of the Common; A Clauſe that runs as far as to an Incroachment upon *Magna Charta*,

Charta, and a moſt conſiderable branch of the Property of the Poor: I Anſwer it thus.

(1.) The Lands we Encloſe, are not ſuch as from which the Poor do indeed reap any Benefit, or at leaſt any that is conſiderable.

(2.) The Bank and Publick Stock, who are to Manage this great Undertaking, will have ſo many little Labours to perform, and Offices to beſtow, that are fit only for Labouring Poor Perſons to do, as will put them in a condition to provide for the Poor who are ſo Injur'd, that can work; and to thoſe who cannot, may allow Penſions for Overſeeing, Superviſing, and the like, which will be more than Equivalent.

(3.) For Depopulations, the contrary ſhou'd be ſecur'd, by obliging the Undertakers, at ſuch and ſuch certain diſtances, to erect Cottages, Two at leaſt

in a place, which wou'd be uſeful to the Work, and ſafety of the Traveller, to which ſhou'd be an Allotment of Land, always ſufficient to invite the Poor Inhabitant, in which the Poor ſhou'd be Tenant for Life *Gratis*, doing Duty upon the High-Way, as ſhou'd be appointed; by which, and many other Methods, the Poor ſhou'd be great Gainers by the Propoſal, inſtead of being Injur'd.

(4.) By this erecting of Cottages at proper diſtances, a Man might Travel over all *England* as through a Street, where he cou'd never want, either Reſcue from Thieves, or Directions for his way.

(5.) This very Undertaking once duly ſettled, might in a few Years ſo order it, that there ſhou'd be no Poor for the Common; and if ſo, What need of a Common for the Poor? Of which in its proper place.

As

As to the ſecond Objection, Who ſhou'd oblige the Undertakers to the Performance?

(1.) I Anſwer, Their Commiſſion and Charter ſhou'd become Void, and all their Stock Forfeit, and the Lands Encloſed and Unſold, remain as a Pledge, which wou'd be Security ſufficient.

(2.) The Ten Perſons choſen out of every County, ſhou'd have Power to Inſpect and Complain, and the Lord Chancellor upon ſuch Complaint, to make a Survey, and to determine by a Jury, in which caſe on Default, they ſhall be oblig'd to proceed.

(3.) The Lands ſettled on the Bank ſhall be liable to be extended for the Uſes mentioned, if the ſame at any time be not maintained in the condition at firſt provided, and the Bank to be amerc'd upon Complaint of the Country.

Theſe and other Conditions, which on a Legal Settlement to be made by Wiſer Heads than mine, might be thought on, I do believe wou'd form a Conſtitution ſo firm, ſo fair, and ſo equally Advantageous to the Country, to the Poor, and to the Publick, as has not been put in practice in theſe latter Ages of the World. To Diſcourſe of this a little in general, and to inſtance in a Place, perhaps, that has not its fellow in the Kingdom, the Pariſh of *Iſlington* in *Middleſex*; there lies through this large Pariſh the greateſt Road in *England*, and the moſt frequented, eſpecially by Cattle for *Smithfield*-Market; this great Road has ſo many Branches, and lies for ſo long a way through the Pariſh, and withal has the inconvenience of a Clayey Ground, and no Gravel at hand, that, modeſtly ſpeaking, the Pariſh is not able to keep it in Repair, by which means

means ſeveral Croſs-Roads in the Pariſh lie wholly Unpaſſable, and Carts and Horſes, and Men too, have been almoſt Buried in Holes and Sloughs, and the main Road it ſelf has for many Years lain in a very ordinary condition, which occaſion'd ſeveral Motions in Parliament to Raiſe a Toll at *Highgate*, for the performance of what it was impoſſible the Pariſh ſhou'd do, and yet was of ſo abſolute neceſſity to be done; And is it not very probable the Pariſh of *Iſlington* wou'd part with all the waſte Land upon their Roads, to be eas'd of the intolerable Aſſeſsment for Repair of the High-Way, and anſwer the Poor, who reap but a ſmall Benefit from it, ſome other way? And yet I am free to affirm, That for a Grant of Waſte, and almoſt uſeleſs Land, lying open to the High-Way, thoſe Lands to be improv'd, as they might eaſily be, together with the Eight

Years Aſſeſsment to be provided in Workmen, a noble Magnificent Cauſeway might be Erected, with Ditches on either ſide deep enough to receive the Water, and Dreins ſufficient to carry it off, which Cauſway ſhou'd be Four Foot High at leaſt, and from Thirty to Forty Foot Broad, to reach from *London* to *Barnet*, Pav'd in the middle, to keep it Cop'd, and ſo ſuppli'd with Gravel, and other proper Materials, as ſhou'd ſecure it from Decay with ſmall Repairing.

I hope no Man wou'd be ſo weak now, as to imagine that by Lands lying open to the Road, to be Aſſign'd to the Undertakers, I ſhou'd mean that all *Finchly*-Common ſhou'd be Enclos'd and Sold for this Work; but leaſt ſomebody ſhou'd ſtart ſuch a prepoſterous Objection, I think 'tis not improper to mention, That where-ever a High-Way is to be carri'd over a

Large

Large Common, Foreſt, or Waſte without a Hedge on either hand for a certain diſtance, there the ſeveral Pariſhes ſhall allot the Directors a certain quantity of the Common to lie Parallel with the Road, at a proportioned number of Feet to the Length and Breadth of the ſaid Road; conſideration alſo to be had to the Nature of the Ground, or elſe giving them only room for the Road directly, ſhall ſuffer them to Encloſe in any one Spot ſo much of the ſaid Common, as ſhall be equivalent to the like quantity of Land lying by the Road; thus where the Land is good, and the Materials for erecting a Cauſway near, the leſs Land may ſerve; and on the contrary the more; but in general, allowing them the quantity of Land proportioned to the length of the Cauſway, and Forty Rod in Breadth, tho' where the Land is poor, as on Downs and Plains,

Plains, the Proportion muſt be conſider'd to be adjuſted by the Country.

Another Point for the Dimenſions of Roads, ſhou'd be adjuſted; and the Breadth of them, I think, cannot be leſs than thus:

From *London* every way 10 Miles the High Poſt-Road to be Built full 40 Foot in Breadth, and 4 Foot High, the Ditches 8 Foot Broad, and 6 Foot Deep, and from thence onward 30 Foot, and ſo in Proportion.

Croſs Roads to be 20 Foot Broad, and Ditches Proportion'd; no Lanes and Paſſes leſs than 9 Foot without Ditches.

The Middle of the High Cauſeways to be Pav'd with Stone, Chalk, or Gravel, and kept always Two Foot Higher than the Sides, that the Water might have a free courſe into the Ditches, and Perſons kept in conſtant Em-

ploy

ploy to fill up Holes, let out Water, open Dreins, and the like, as there ſhou'd be occaſion: A proper Work for Highwaymen, and ſuch Malefactors, as might on thoſe Services be exempt'd from the Gallows.

It may here be Objected, That Eight Years Aſſeſsment to be demanded down, is too much in reaſon to expect any of the Poorer ſort can pay; as for Inſtance; If a Farmer who keeps a Team of Horſe be at the common Aſſeſsment, to Work a Week, it muſt not be put ſo hard upon any Man, as to Work Eight Weeks together. 'Tis eaſy to Anſwer this Objection.

So many as are wanted, muſt be had; if a Farmer's Team cannot be ſpar'd without prejudice to him ſo long together, he may ſpare it at ſundry times, or agree to be Aſſeſs'd, and pay the Aſſeſsment at ſundry Payments;

ments; and the Bank may make it as eaſy to them as they pleaſe.

Another Method, however, might be found to fix this Work at once; As ſuppoſe a Bank be ſettled for the High-ways of the County of *Middleſex*, which as they are, without doubt, the moſt us'd of any in the Kingdom, ſo alſo they require the more Charge, and in ſome Parts lie in the worſt Condition of any in the Kingdom.

If the Parliament fix the Charge of the Survey of the High-Ways upon a Bank to be Appointed for that Purpoſe, for a certain term of Years, the Bank Undertaking to do the Work, or to Forfeit the ſaid Settlement.

As thus:

Suppoſe the Tax on Land, and Tenements for the whole County of *Middleſex*, does, or ſhou'd be ſo order'd, as it might amount to 20000*l.* *per Ann.* more or leſs, which it now does,

does, and much more, including the Work of the Farmer's Teams, which muſt be accounted as Money, and is equivalent to it, with ſome Allowance to be Rated for the City of *London*, *&c.* who do enjoy the Benefit, and make the moſt uſe of the ſaid Roads, both for carrying of Goods, and bringing Proviſions to the City, and therefore in reaſon ought to Contribute towards the High-ways; for it is a moſt unequal thing, that the Road from *Highgate* to *Smithfield*-Market, by which the whole City is, in a manner, ſuppli'd with Live Cattel, and the Road by thoſe Cattel horribly ſpoil'd, ſhou'd lie all upon that one Pariſh of *Iſlington* to Repair; wherefore I'le ſuppoſe a Rate for the High-ways to be gather'd through the City of *London* of 10000 *l. per Ann.* more; which may be Appointed to be paid by Carriers, Drovers, and all ſuch as keep Teams, Horſes,

Horſes, or Coaches, and the like, or many ways, as is moſt Equal and Reaſonable; the waſte Lands in the ſaid County, which by the Conſent of the Pariſhes, Lords of the Mannors, and Proprietors, ſhall be allow'd to the Undertakers when Enclos'd and Let out, may (the Land in *Middleſex* generally Letting high) amount to 5000 *l. per Ann.* more. If then an Act of Parliament be procur'd to ſettle the Tax of 30000 *l. per Ann.* for Eight Years, moſt of which will be Levi'd in Workmen, and not in Money, and the Waſte Lands for ever: I dare be bold to offer, That the High-Ways for the whole County of *Middleſex* ſhou'd be put into the following Form, and the 5000 *l. per Ann.* Land be bound to remain as a Security to maintain them ſo, and the County be never Burthen'd with any further Tax for the Repair of the High-Ways.

And

And that I may not Propoſe a Matter in General, like begging the Queſtion, without Demonſtration, I ſhall enter into the Particulars, How it may be perform'd, and that under theſe following Heads of Articles.

(1.) *What I Propoſe to do to the High-Ways.*
(2.) *What the Charge will be.*
(3.) *How to be Rais'd.*
(4.) *What Security for Performance.*
(5.) *What Profit to the Undertaker.*

(1.) What I Propoſe to do to the High-Ways.

I Anſwer Firſt, Not Repair them; And yet Secondly, Not alter them, *that is*, not alter the Courſe they run.

But perfectly Build them as a Fabrick. And to deſcend to the Particulars,

'tis

'tis firſt neceſſary to Note, which are the Roads I mean, and their Dimenſions.

Firſt, The *High Poſt-Roads*, and they are for the County of *Middleſex* as follows.

		Miles
From *London* to	*Staines*, which is	15
	Colebrook is from *Hounſlow*	05
	Uxbridge	15
	Buſhy the Old Street-way	10
	Barnet, or near it	09
	Waltham-Croſs in *Ware* Road	10
	Bow	02
		67

Beſides theſe, there are Croſs-Roads, By-Roads, and Lanes, which muſt alſo be look'd after, and that ſome of them may be put into Condition, others may be wholly ſlighted and ſhut up, or made *Drift-ways*, *Bridle-ways*, or *Foot-ways*, as may be thought convenient by the Countries.

The

The Croſs-Roads of moſt Repute are as follows:

				Miles
From	*London*	to	*Hackney, Old Ford,* and *Bow*	05
	Hackney		*Daliſton* and *Iſlington*	02
	Ditto		*Hornſy, Muzzle-Hill,* to *Whetſton*	08
	Tottenham		The *Chaſe, South-Gate,* &c. call'd *Greenlanes*	06
	Enfield-Waſh		*Enfield-Town, Whetſton, Totteridge,* to *Egworth*	10
	London		*Hamſtead, Hendon,* and *Edgworth*	08
	Edgworth		*Stanmore,* to *Pinner,* to *Uxbridge*	08
	London		*Harrow* and *Pinner-Green*	11
	London		*Chelſea, Fullham*	04
	Brantford		*Thiſtleworth, Twittenham,* and *Kingſton*	06
	Kingſton		*Staines, Colebrook* and *Uxbridge*	17
	Ditto		*Cherſey-Bridge*	05
				90
Overplus Miles				50
				140

And becauſe there may be many Parts of the Croſs-Roads which cannot be accounted in the Number above-mention'd, or may ſlip my knowledge or memory, I allow an overplus of 50 Miles, to be added to the 90 Miles above, which together makes the Croſs-Roads of *Middleſex* to be 140 Miles.

For the By-Lanes, ſuch as may be ſlighted need nothing but to be ditch'd up; ſuch as are for private uſe of Lands, for carrying off Corn, and driving Cattle, are to be look'd after by private hands.

But of the laſt ſort, not to be accounted by Particulars, in the ſmall County of *Middleſex*, we cannot allow leſs in Croſs By-lanes, from Village to Village, and from Dwelling-Houſes which ſtand out of the way to the Roads, than 1000 Miles.

So in the whole County I reckon up,

	Miles
Of the High Poſt-Road ------	0067
Of Croſs-Roads leſs Publick ---	0140
Of By-Lanes and Paſſes -----	1000
	1207

Theſe are the Roads I mean, and thus divided under their ſeveral denominations.

To

To the Queſtion, What I wou'd do to them? I Anſwer,

(1.) For the 67 Miles of High Poſt-Road, I Propoſe to throw up a firm ſtrong Cauſway well bottom'd, 6 Foot high in the middle, and 4 Foot on the ſide, fac'd with Brick or Stone, and crown'd with Gravel, Chalk, or Stone, as the ſeveral Countries they are made through will afford, being 44 Foot in Breadth, with Ditches on either ſide 8 Foot Broad and 4 Foot Deep; ſo the whole Breadth will be 60 Foot, if the Ground will permit.

At the end of every Two Miles, or ſuch like convenient diſtances, ſhall be a Cottage Erected, with Half an Acre of Ground allow'd, which ſhall be given *Gratis*, with 1 *s. per* Week Wages, to ſuch Poor Man of the Pariſh, as ſhall be approv'd, who ſhall Once, at leaſt, every day, view his Walk, to open Paſſages for the Water

to run into the Ditches, to fill up Holes or ſoft Places.

Two Riders ſhall be allow'd to be always moving the Rounds, to view every thing out of Repair, and make Report to the Directors, and to ſee that the Cottagers do their Duty.

(2.) For the 140 Miles of Croſs-Road, a like Cauſway to be made, but of different Dimenſions, the Breadth 20 Foot, if the Ground will allow it, the Ditches 4 Foot Broad, 3 Foot Deep, the Heighth in the middle 3 Foot, and on the ſides 1 Foot, or 2 where it may be needful; to be alſo crown'd with Gravel, and 1 *s. per* Week to be allow'd to the Poor of every Pariſh, the Conſtables to be Bound to find a Man to Walk on the High-Way every Diviſion, for the ſame Purpoſe as the Cottagers do on the Greater Roads.

Poſts to be ſet up at every turning

to

to Note whither it goes, for the Direction of Strangers, and how many Miles distant.

(3.) For a 1000 Miles By-Lanes, only good and sufficient Care to keep them in Repair as they are, and to carry the Water off by clearing and cutting the Ditches, and laying Materials where it is wanted.

This is what I Propose to do to them; and what if once perform'd, I suppose all People wou'd own to be an Undertaking both Useful and Honourable.

(2.) The Second Question I Propose to give an Account of, is, What the Charge will be.

Which I account thus;

The Work of the great Causway I Propose, shall not Cost less than 10 *s. per* Foot, supposing Materials to be Bought, Carriage and Mens Labour to be all Hir'd, which for 67

Miles in Length, is no leſs than the Sum of 176880 Pounds; as thus,

Every Mile accounted at 1760 Yards, and 3 Foot to the Yard, is 5280 Foot, which at 10 *s. per* Foot, is 2640 *l. per* Mile, and that again Multiplied by 67, makes the ſum of 176880, into which I include the Charge of Water-Courſes, Mills to throw off Water where needful, Dreins, *&c.*

To this Charge muſt be added, Ditching to Encloſe Land for 30 Cottages, and Building 30 Cottages at 40 *l.* each, which is 1200 *l.*

The Work of the ſmaller Cauſway I Propoſe to finiſh at the Rate of 12 *d. per* Foot, which being for 140 Miles in Length, at 5280 Foot *per* Mile, amounts to 36960 *l.*

Ditching, Dreining, and Repairing 1000 Miles, ſuppos'd at 3 *s. per* Rod, as for 320000 Rod, is 48000 *l.* which added

added to the Two former Accounts, is thus,

	l.
The High Post-Roads, or the Great Cawſey —	178080
The ſmall Cawſey —— —— —— ——	036960
By-Lanes, &c. —— —— —— ——	048000
	263040

If I were to Propoſe ſome Meaſures for the eaſing this Charge, I cou'd, perhaps, lay a Scheme down how it may be perform'd for leſs than one half of this Charge.

As firſt, By a grant of the Court at the *Old-Baily*, whereby all ſuch Criminals as are Condemn'd to Die for ſmaller Crimes, may inſtead of Tranſportation be Order'd a Year's Work on the High-Ways; others inſtead of Whippings, a proportion'd Time, and the like; which wou'd, by a moderate computation, provide us gene-

rally a ſupply of 200 Workmen, and coming in as faſt as they go off; and let the Overſeers alone to make them Work.

Secondly, By an Agreement with the *Guinea*-Company to furniſh 200 *Negroes*, who are generally Perſons that do a great deal of Work; and all theſe are Subſiſted very reaſonably out of a Publick Store-houſe.

Thirdly, By Carts and Horſes to be Bought, not Hir'd, with a few Able Carters; and to the other a few Workmen that have Judgment to Direct the reſt; and thus I queſtion not the Great Cauſway ſhall be done for 4 *s. per* Foot Charge; but of this by the by.

Fourthly, A Liberty to ask Charities and Benevolences to the Work.

(3.) To the Queſtion, How this Money ſhall be Rais'd? I think if the Parliament ſettle the Tax on the County

County for Eight Years, at 30000 *l. per Ann.* no Man need ask, how it ſhall be Rais'd, ----- It will be eaſy enough to Raiſe the Money; and no Pariſh can grudge to pay a little larger Rate for ſuch a Term, on condition never to be Tax'd for the High-Ways any more.

Eight Years Aſſeſsment at 30000 *l. per Ann.* is enough to afford to Borrow the Money by way of Anticipation, if need be, the Fund being ſecur'd by Parliament, and appropriated to that Uſe and no other.

As to what Security for Performance:

The Lands which are Enclos'd may be appropriated by the ſame Act of Parliament to the Bank and Undertakers, upon condition of Performance, and to be Forfeit to the uſe of the ſeveral Pariſhes to which they belong, in caſe upon Preſentation by the Grand Juries,

Juries, and reaſonable Time given, any part of the Roads in ſuch and ſuch Pariſhes, be not kept and maintain'd in that Poſture they are Propos'd to be. Now the Lands thus ſettled are an eternal Security to the Country, for the keeping the Roads in Repair; becauſe they will always be of ſo much Value over the needful Charge, as will make it worth while to the Undertakers to preſerve their Title to them; and the Tenure of them being ſo precarious, as to be liable to Forfeiture on Default, they will always be careful to uphold the Cauſways.

Laſtly, What Profit to the Undertakers? For we muſt allow them to Gain, and that conſiderably, or no Man wou'd undertake ſuch a Work.

To this I propoſe, Firſt,

During the Work allow them out of the Stock 3000 *l. per Ann.* for Management.

After

After the Work is finiſh'd, ſo much of the 5000 *l. per Ann.* as can be ſav'd, and the Roads kept in good Repair, let be their own; and if the Lands Secur'd be not of the Value of 5000 *l.* a Year, let ſo much of the Eight Years Tax be ſet apart as may Purchaſe Land to make them up; if they come to more, let the Benefit be to the Adventurers.

It may be Objected here, That a Tax of 30000 *l.* for Eight Years will come in as faſt as it can well be laid out, and ſo no Anticipations will be requiſite; for the whole Work Propos'd cannot be probably finiſhed in leſs Time; and if ſo,

	l.
The Charge of the Country amounts to ———	240000
The Lands ſav'd Eight Years Revenue ———	040000
	280000

which is 13000 *l.* more than the Charge;

Charge; and if the Work be done ſo much Cheaper, as is mentioned, the Profit to the Undertaker will be Unreaſonable.

To this I ſay, I wou'd have the Undertakers bound to accept the Sallary of 3000 *l. per Ann.* for Management, and if a whole Years Tax can be ſpar'd, either leave it Unrais'd upon the Country, or put it in Bank to be improv'd againſt any occaſion, of Building, perhaps, a great *Bridge*; or ſome very wet Seaſon, or Froſt, may ſo Damnify the Works, as to make them require more than ordinary Repair. But the Undertakers ſhou'd make no private Advantage of ſuch an Overplus, there might be ways enough found for it.

Another Objection lies againſt the Poſſibility of Encloſing the Lands upon the Waſte, which generally belongs

to

to ſome Mannor, whoſe different Tenures may be ſo croſs, and ſo otherwiſe encumbred, that even the Lord of thoſe Mannors, though they were willing, cou'd not Convey them.

This may be Anſwer'd in General, That an Act of Parliament is *Omnipotent* with reſpect to Titles and Tenures of Land, and can Empower Lords and Tenants to Conſent to what elſe they cou'd not; as to Particulars, they cannot be Anſwer'd till they are Propos'd; but there is no doubt but an Act of Parliament may adjuſt it all in one Head.

What a Kingdom wou'd *England* be if this were perform'd in all the Counties of it! and yet I believe it is feaſible, even in the worſt. I have narrowly obſerv'd all the Conſiderable Ways in that unpaſſable County of *Suſſex*, which eſpecially in ſome parts in the *Wild*, as they very properly call it,

it, of the County, hardly admits the Countrey People to Travel to Markets in Winter, and makes Corn dear at Market becauſe it can't be brought, and cheap at the Farmer's Houſe becauſe he can't carry it to Market; yet even in that County wou'd I undertake to carry on this Propoſal, and that to great Advantage, if back'd with the Authority of an Act of Parliament.

I have ſeen in that horrible Country the Road 60 to 100 Yards Broad, lie from ſide to ſide all Poach'd with Cattel, the Land of no manner of Benefit, and yet no going with a Horſe, but at every ſtep up to the Shoulders, full of Sloughs and Holes, and covered with ſtanding-water. It coſts them incredible Sums of Money to Repair them; and the very Places that are mended, wou'd fright a young Traveller to go over them: The *Ro-*

mans

mans Maſter'd this Work, and by a firm Cauſeway made a High-way quite through this deep Country, through *Darkin* in *Surry* to *Stanſted*, and thence to *Okeley*, and ſo on to *Arundel*; its Name tells us what it was made of; for it was call'd *Stone-ſtreet*, and many viſible parts of it remain to this day.

Now would any Lord of a Mannor refuſe to allow 40 Yards in breadth out of that Road I mention'd, to have the other 20 made into a Firm, Fair, and Pleaſant Cauſeway over that Wilderneſs of a Countrey?

Or would not any man acknowledge, That putting this Country into a condition for Carriages and Travellers to paſs, would be a great Work? The Gentlemen would find the Benefit of it in the Rent of their Land, and Price of their Timber; the Countrey People would find the difference in the Sale

Sale of their Goods, which now they cannot carry beyond the firſt Market-Town, and hardly thither; and the whole County would reap an Advantage an hundred to one greater than the Charge of it. And ſince the Want we feel of any Convenience is generally the firſt Motive to Contrivance for a Remedy, I wonder no man ever thought of ſome Expedient for ſo conſiderable a Defect.

Of ASSURANCES.

ASSURANCES among Merchants I believe may plead Preſcription, and has been of uſe time out of mind in Trade; tho perhaps never ſo much a Trade as now.

'Tis a Compact among Merchants. Its beginning being an Accident to

ger

Trade, and aroſe from the *Diſeaſe of Mens Tempers*, who having run larger Adventures in a ſingle Bottom than afterwards they found convenient, grew fearful and uneaſy; and diſcovering their uneaſineſs to others, who, perhaps, had no Effects in the ſame Veſſel, they offer to bear part of the Hazard for part of the Profit; Convenience made this a Cuſtom, and Cuſtom brought it into a Method, till at laſt it becomes a Trade.

I cannot queſtion the Lawfulneſs of it, ſince all Riſque in Trade is for Gain; and when I am neceſſitated to have a greater Cargo of Goods in ſuch or ſuch a Bottom, than my Stock can afford to loſe, another may *ſurely* offer to go a Part with me; and as 'tis juſt if I give another part of the Gain, he ſhou'd run part of the Riſque, ſo it is as juſt, that if he runs part of my Riſque, he ſhou'd have part

of the Gain. Some Object the diſparity of the Premio to the Hazard, when the Enſurer runs the Riſque of 100 *l.* on the Seas from *Jamaica* to *London* for 40 *s.* which, ſay they, is prepoſterous and unequal. Though this Objection is hardly worth Anſwering to Men of Buſineſs, yet it looks ſomething fair to them that know no better; and for the Information of ſuch, I trouble the Reader with a few Heads.

Firſt, They muſt conſider the Enſurer is out no Stock.

Secondly, It is but one Riſque the Enſurer runs, whereas the Aſſured has had a Riſque out, a Riſque of Debts abroad, a Riſque of a Market, and a Riſque of his Factor, and has a Riſque of a Market to come, and therefore ought to have an anſwerable Profit.

Thirdly, If it has been a Trading Voyage, perhaps, the Adventurer has Paid Three or Four ſuch Premio's, which

which ſometimes make the Enſurer clear more by a Voyage, than the Merchant; I my ſelf have Paid 100 *l.* Enſurances in thoſe ſmall Premio's on a Voyage I have not gotten 50 *l.* by; and I ſuppoſe I am not the firſt that has done ſo neither.

This way of Aſſuring has alſo, as other Arts of Trade have, ſuffer'd ſome Improvement (if I may be allow'd that Term) in our Age; and the firſt ſtep upon it, was an *Enſurance-Office for Houſes to Enſure them from Fire*; Common Fame gives the Project to Dr. *Barebone*; a Man, I ſuppoſe, better known as a Builder than a Phyſician. Whether it were his, or whoſe it was, I do not enquire; it was ſettled on a Fund of Ground-Rents, to Anſwer in caſe of Loſs, and met with very good Acceptance.

But it was ſoon follow'd by another, by way of *Friendly Society*; where every

one who Subſcribe, pay their *Quota* to Build up any Man's Houſe who is a Contributor, if it ſhall happen to be Burnt. I won't decide which is the Beſt, or which Succeeded beſt, but I believe the latter brings in moſt Money to the Contriver.

Only one Benefit I cannot omit which they reap from theſe Two Societies who are not concern'd in either, That if any Fire happen, whether in Houſes Enſur'd or not Enſur'd, they have each of them a ſet of Luſty Fellows, generally Water-men, who being immediately call'd up, where-ever they live, by Watchmen Appointed, are, it muſt be confeſs'd, very Active and Diligent in helping to put out the Fire.

As to any further Improvement to be made upon Aſſurances in Trade, no queſtion there may, and I doubt

not

not but on Payment of a ſmall Duty to the Government, the King might be made the General Enſurer of all Foreign Trade: Of which more under another Head.

I am of the Opinion alſo, that an Office of Enſurance Erected to Enſure the Titles of Lands, in an Age where they are ſo precarious as now, might be a Project not unlikely to ſucceed, if Eſtabliſh'd on a good Fund. But I ſhall ſay no more to that, becauſe it ſeems to be a Deſign in hand by ſome Perſons in Town, and is indeed no Thought of my own.

Enſuring of Life I cannot admire; I ſhall ſay nothing to it; but that in *Italy* where *Stabbing* and *Poyſoning* is ſo much in Vogue, ſomething may be ſaid for it, and on contingent Annuities; and yet I never knew the thing much approv'd of on any account,

Of Friendly-Societies.

ANother Branch of Enſurance, is by Contribution, or (to borrow the Term from that before-mention'd) *Friendly-Societies*; which, is in ſhort, a Number of People entring into a Mutual Compact to Help one another, in caſe any Diſaſter or Diſtreſs fall upon them.

If Mankind cou'd agree, as theſe might be Regulated, all things which have Caſualty in them, might be Secur'd. But one thing is Particularly requir'd in this way of Aſſurances; None can be admitted, but ſuch whoſe Circumſtances are, at leaſt in ſome degree, alike, and ſo Mankind muſt be *ſorted* into Claſſes; and as their Contingences differ, every different Sort may be a Society upon even Terms; for the Circumſtances of People,

ple, as to Life, differ extremely by the Age and Conſtitution of their Bodies, and difference of Employment; as he that lives on ſhore, againſt him that goes to Sea, or a Young Man againſt an Old Man; or a Shopkeeper againſt a Soldier, are unequal; I don't pretend to determine the Controverted Point of Predeſtination, the Foreknowledge and Decrees of Providence; perhaps, if a Man be Decreed to be Kill'd in the Trenches, the ſame Foreknowledge Order'd him to Liſt himſelf a Soldier that it might come to paſs; and the like of a Seaman; but this I am ſure, ſpeaking of Second Cauſes, a Seaman or a Soldier is ſubject to more contingent hazards than other Men, and therefore are not upon equal Terms to form ſuch a Society; nor is an Annuity on the Life of ſuch a Man worth ſo much as it is upon other Men; therefore if a Society ſhou'd agree together to Pay the

Executor of every Member ſo much after the Deceaſe of the ſaid Member, the Seamens Executors wou'd moſt certainly have an Advantage, and receive more than they Pay. So that 'tis neceſſary to ſort the World into Parcels, Seamen with Seamen, Soldiers with Soldiers, and the like.

Nor is this a new thing; the *Friendly Society* muſt not pretend to aſſume to themſelves the Contrivance of the Method, or think us guilty of borrowing from them, when we draw this into other Branches; for I know nothing is taken from them but the bare word, *Friendly-Society*, which they cannot pretend to be any conſiderable piece of Invention neither.

I can refer them to the very individual Practice in other things, which claims preſcription beyond the begining of the laſt Age, and that is in our Marſhes and Fens in *Eſſex*, *Kent*, and

and the *Iſle of Ely*; where great Quantities of Land being with much Pains and a vaſt Charge recovered out of the Seas and Rivers, and maintain'd with Banks (which they call Walls) the Owners of thoſe Lands agree to Contribute to the keeping up thoſe Walls, and keeping out the Sea, which is all one with a *Friendly-Society*; and if I have a Piece of Land in any Level or Marſh, tho' it bounds no where on the Sea or River, yet I pay my Proportion to the Maintenance of the ſaid Wall or Bank; and if at any time the Sea breaks in, the Damage is not laid upon the Man in whoſe Land the Breach happened, unleſs it was by his neglect, but it lies on the whole Land, and is called a *Level-Lot*.

Again, I have known it practiſed in Troops of Horſe, eſpecially when it was ſo order'd that the Troopers Mounted

Mounted themſelves; where every private Trooper has agreed to Pay, perhaps, 2 *d. per diem* out of his Pay into a Publick Stock, which Stock was employed to Remount any of the Troop who by Accident ſhou'd loſe his Horſe.

Again, The Sailors Contribution to the Cheſt at *Chatham*, is another *Friendly-Society*; and more might be nam'd.

To argue againſt the Lawfulneſs of this, wou'd be to cry down common Equity, as well as Charity; for as 'tis kind that my Neighbour ſhou'd Relieve me if I fall into Diſtreſs or Decay; ſo 'tis but Equal he ſhou'd do ſo if I agreed to have done the ſame for him; and if God Almighty has Commanded us to Relieve and Help one another in Diſtreſs, ſure it muſt be commendable to bind our ſelves by Agreement to Obey that Command;

nay,

nay, it ſeems to be a Project that we are led to by the Divine Rule, and has ſuch a Latitude in it, that, for ought I know, as I ſaid, all the Diſaſters in the World might be prevented by it, and Mankind be ſecur'd from all the Miſeries, Indigences, and Diſtreſſes that happen in the World. In which I crave leave to be a little Particular.

Firſt, General Peace might be ſecur'd all over the World by it, if all the Powers agreed to ſuppreſs him that Uſurp'd or Encroach'd upon his Neighbour. All the Contingences of Life might be fenc'd againſt by this Method, (as Fire is already) as Thieves, Floods by Land, Storms by Sea, Loſſes of all Sorts, and Death it ſelf, in a manner, by making it up to the Survivor.

I ſhall begin with the Seamen; for as their Lives are ſubject to more hazards

zards than others, they ſeem to come firſt in view.

Of Seamen.

Sailors are *Les Enfans Perdue*, the *Forlorn hope of the World*; they are Fellows that bid Defiance to Terror, and maintain a conſtant War with the Elements; who by the Magick of their Art, Trade in the very confines of Death, and are always poſted within ſhot, as I may ſay, of the Grave: 'Tis true, their familiarity with Danger makes them deſpiſe it, for which, I hope, no body will ſay they are the wiſer; and Cuſtom has ſo harden'd them, that we find them the worſt of Men, tho' always in view of their laſt Moment.

I have obſerv'd one great Error in the Cuſtom of *England*, relating to

to theſe ſort of People, and which this way of *Friendly-Society* wou'd be a Remedy for.

If a Seaman who Enters himſelf, or is Preſs'd into the King's Service, be by any Accident Wounded or Diſabled, to Recompence him for the Loſs, he receives a Penſion during Life, which the Sailors call *Smart-Money*, and is proportioned to their Hurt, as for the Loſs of an Eye, Arm, Leg, or Finger, and the like; and as 'tis a very Honourable thing, ſo 'tis but reaſonable, That a Poor Man who Loſes his Limbs (which are his Eſtate) in the Service of the Government, and is thereby diſabled from his Labour to get his Bread, ſhou'd be provided for, and not ſuffer'd to Beg or Starve for want of thoſe Limbs he loſt in the Service of his Country.

But

But if you come to the Seamen in the Merchants Service, not the leaſt Proviſion is made; which has been the Loſs of many a good Ship, with many a Rich Cargo, which wou'd otherwiſe have been Sav'd.

And the Sailors are in the Right of it too: *For Inſtance*; A Merchant Ship coming home from the *Indies*, perhaps very Rich, meets with a Privateer (not ſo Strong but that She might Fight him, and perhaps get off); the Captain calls up his Crew, tells them, *Gentlemen, You ſee how 'tis, I don't queſtion but we may Clear our ſelves of this Caper, if you will Stand by Me.* One of the Crew, as willing to Fight as the reſt, and as far from a Coward as the Captain, but endow'd with a little more Wit than his Fellows, Replies, *Noble Captain, We are all willing to Fight, and don't queſtion but to Beat him off;*

off; but here is the Caſe, If we are Taken, we ſhall be ſet on Shore, and then ſent Home, and Loſe, perhaps, our Cloaths, and a little Pay; but if we Fight and Beat the Privateer, perhaps Half a Score of us may be Wounded and Loſe our Limbs, and then we are Undone and our Families; if you will Sign an Obligation to us, That the Owners, or Merchants, ſhall allow a Penſion to ſuch as are Maim'd, that we may not Fight for the Ship, and go a Begging our ſelves, we will bring off the Ship, or Sink by her ſide, otherwiſe I am not willing to Fight, for my part. The Captain cannot do this; ſo they Strike, and the Ship and Cargo is Loſt.

If I ſhou'd turn this ſuppos'd Example into a real Hiſtory, and Name the Ship and the Captain that did ſo, it wou'd be too plain to be contradicted.

Where-

Wherefore, for the Encouragement of Sailors in the Service of the Merchant, I wou'd have a *Friendly-Society* Erected for Seamen; wherein all Sailors, or Seafaring-men, Entring their Names, Places of Abode, and the Voyages they go upon, at an *Office of Enſurance for Seamen*, and Paying there a certain ſmall Quarteridge, of 1 *s. per* Quarter, ſhou'd have a Seal'd Certificate from the Governors of the ſaid Office, for the Articles hereafter mentioned.

(1.) If any ſuch Seaman, either in Fight, or by any other Accident at Sea, come to be diſabled, he ſhou'd receive from the ſaid Office the following Sums of Money, either in Penſion for Life, or Ready Money, as he pleas'd.

For

		l.		*l.*	
For the Loss of	An Eye	25	or	2	*Per Ann.* for Life.
	Both Eyes	100		8	
	One Leg	50		4	
	Both Legs	80		6	
	Right Hand	80		6	
	Left Hand	50		4	
	Right Arm	100		8	
	Left Arm	80		6	
	Both Hands	160		12	
	Both Arms	200		16	

Any Broken Arm, or Leg, or Thigh, towards the Cure —— 10 *l.*
If taken by the *Turks*, 50 *l.* towards his Ranſom.
If he become Infirm and Unable to go to Sea, or Maintain himſelf, by Age or Sickneſs, 6 *l. per Ann.*
To their Wives if they are Kill'd or Drown'd, 50 *l.*

In Conſideration of this, every Seaman Subſcribing to the Society, ſhall Agree to Pay to the Receipt of the ſaid Office, his *Quota* of the Sum to be Paid, whenever, and as often as ſuch Claims are made; the Claims to be Enter'd into the Office, and upon ſufficient Proof made, the Go-

vernors to Regulate the Diviſion, and Publiſh it in Print.

For Example:

Suppoſe 4000 Seamen Subſcribe to this Society, and after Six Months, for no Man ſhou'd Claim ſooner than Six Months, a Merchant's Ship having Engag'd a Privateer, there comes ſeveral Claims together: As thus;

		l.
A	*Was Wounded and Loſt one Leg*	50
B	*Blown up with Powder, and has Loſt an Eye*	25
C	*Had a Great Shot took off his Arm*	100
D	*With a Splinter had an Eye ſtruck out*	25
		200
E	*Was Kill'd with a Great Shot, to be paid to his Wife*	50
		250

The Governors hereupon ſettle the Claim of theſe Perſons, and make Publication, *That whereas ſuch and ſuch Seamen,*

Seamen, Members of the Society, have in an Engagement with a French *Privateer, been ſo and ſo Hurt, their Claims upon the Office, by the Rules and Agreements of the ſaid Office, being adjuſted by the Governors, amounts to* 250 l. *which being equally divided among the Subſcribers, comes to* 1 s. 3 d. *each; which all Perſons that are Subſcribers to the ſaid Office are deſired to Pay in, for their reſpective Subſcriptions, that the ſaid Wounded Perſons may be Reliev'd accordingly, as they expect to be Reliev'd, if the ſame, or the like Caſualty ſhou'd befall them.*

'Tis but a ſmall matter for a Man to Contribute, if he gave 1 *s.* 3 *d.* out of his Wages to Relieve Five Wounded Men of his own Fraternity, but at the ſame time to be aſſur'd that if he is Hurt or Maim'd he ſhall have the ſame Relief, it is a thing ſo rational, that hardly any thing but a Hare-

brain'd Fellow that thinks of nothing, wou'd omit Entring himſelf into ſuch an Office.

I ſhall not enter further into this Affair, becauſe, perhaps, I may give the Propoſal to ſome Perſons who may ſet it on foot; and then the World may ſee the Benefit of it by the Execution.

II. *For Widows.*

The ſame Method of *Friendly-Society* I conceive wou'd be a very proper Propoſal for Widows.

We have abundance of Women who have been Bred well, and Liv'd well, Ruin'd in a few Years, and, perhaps, left Young, with a Houſe full of Chidren, and nothing to Support them; which falls generally upon the Wives of the Inferior Clergy, or of Shopkeepers and Artificers.

They

They Marry Wives with perhaps 300 *l.* to 1000 *l.* Portion, and can ſettle no Jointure upon them; either they are Extravagant and Idle, and Waſte it, or Trade Decays, or Loſſes, or a thouſand Contingences happen to bring a Tradeſman to Poverty, and he Breaks; the Poor Young Woman, it may be, has Three or Four Children, and is driven to a thouſand ſhifts, while he lies in the *Mint* or *Friars* under the *Dilemma* of a Statute of Bankrupt; but if he Dies, then ſhe is abſolutely Undone, unleſs ſhe has Friends to go to.

Suppoſe an Office to be Erected, to be call'd *An Office of Enſurance for Widows*, upon the following Conditions:

Two thouſand Women, or their Husbands for them, Enter their Names into a Regiſter to be kept for that purpoſe, with the Names,

Age, and Trade of their Husbands, with the Place of their Abode, Paying at the time of their Entring 5 *s.* down with 1 *s.* 4 *d. per* Quarter, which is to the ſetting up and ſupport of an Office with Clerks, and all proper Officers for the ſame; *for there is no maintaining ſuch without Charge*; they receive every one of them a Certificate, Seal'd by the Secretary of the Office, and Sign'd by the Governors, for the Articles hereafter mentioned.

If any one of the Women become a Widow at any time after Six Months from the Date of her Subſcription, upon due Notice given, and Claim made at the Office in form, as ſhall be directed, ſhe ſhall receive within Six Months after ſuch Claim made, the Sum of 500 *l.* in Money, without any Deductions, ſaving ſome ſmall Fees to the Officers, which the Truſtees

ſtees muſt ſettle, that they may be known.

In Conſideration of this, every Woman ſo Subſcribing, Obliges her ſelf to Pay as often as any Member of the Society becomes a Widow, the due Proportion or Share allotted to her to Pay, towards the 500 *l.* for the ſaid Widow, provided her Share does not exceed the Sum of 5 *s.*

No Seaman or Soldiers Wives to be accepted into ſuch a Propoſal as this, on the account before-mention'd, becauſe the Contingences of their Lives are not equal to others, unleſs they will admit this general Exception, ſuppoſing they do not Die out of the Kingdom.

It might alſo be an Exception, That if the Widow, that Claim'd, had really, *bona fide*, left her by her Huſband to her own uſe, clear of all Debts and Legacies, 2000 *l.* ſhe

ſhou'd have no Claim; the Intent being to Aid the Poor, not add to the Rich. But there lies a great many Objections againſt ſuch an Article: As

(1.) It may tempt ſome to Forſwear themſelves.

(2.) People will Order their Wills ſo as to Defraud the Exception.

One Exception muſt be made; and that is, Either very Unequal Matches, as when a Woman of Nineteen Marries an Old Man of Seventy; or Women who have Infirm Husbands, I mean known and publickly ſo. To remedy which, Two things are to be done.

(1.) The Office muſt have moving Officers without doors, who ſhall inform themſelves of ſuch matters, and if any ſuch Circumſtances appear, the Office ſhou'd have 14 days time to return their Money, and declare their Subſcriptions Void.

(2.) No

(2.) No Woman whoſe Husband had any viſible Diſtemper, ſhou'd claim under a Year after her Subſcription.

One grand Objection againſt this Propoſal, is, How you will oblige People to Pay either their Subſcription, or their Quarteridge.

To this I Anſwer, *By no compulſion* (tho' that might be perform'd too) but altogether voluntary; only with this Argument to move it, that if they do not continue their Payments, they loſe the Benefit of their paſt Contributions.

I know it lies as a fair Objection againſt ſuch a Project as this, That the number of Claims are ſo uncertain, That no Body knows what they engage in, when they Subſcribe, for ſo many may Die Annually out of Two thouſand, as may make my Payment 20 or 25 *l. per Ann.* and if a Woman happen

happen to Pay that for Twenty Years, though ſhe receives the 500 *l.* at laſt ſhe is a great Loſer; but if ſhe dies before her Husband, ſhe has leſſened his Eſtate conſiderably, and brought a great Loſs upon him.

Firſt, I ſay to this, That I wou'd have ſuch a Propoſal as this be ſo fair and ſo eaſy, that if any Perſon who had Subſcrib'd, found the Payments too high, and the Claims fall too often, it ſhou'd be at their liberty at any time, upon Notice given, to be Releaſed, and ſtand Oblig'd no longer; and if ſo, *Volenti non fit injuria*; every one knows beſt what their own Circumſtances will bear.

In the next Place, becauſe Death is a Contingency, no Man can directly calculate, and all that Subſcribe muſt take the hazard; yet that a Prejudice againſt this Notion may not be built on wrong grounds, let's examine a little the pro-

probable hazard, and ſee how many ſhall die Annually out of 2000 Subſcribers, accounting by the common proportion of Burials, to the number of the Living.

Sir *William Petty* in his *Political Arithmetick*, by a very Ingenious Calculation, brings the account of Burials in *London*, to be 1 in 40 Annually, and proves it by all the proper Rules of proportion'd Computation; and I'le take my Scheme from thence.

If then One in Forty of all the People in *England* Die, that ſuppoſes Fifty to Die every Year out of our Two Thouſand Subſcribers; and for a Woman to Contribute 5 *s.* to every one, wou'd certainly be to Agree to Pay 12 *l.* 10 *s. per Ann.* upon her Husband's Life, to receive 500 *l.* when he Di'd, and loſe it if ſhe Di'd firſt; and yet this wou'd not be a Hazard beyond reaſon too great for the Gain.

But

But I ſhall offer ſome Reaſons to prove this to be impoſſible in our Caſe; Firſt, Sir *William Petty* allows the City of *London* to contain about 2 Million of People, and our Yearly Bill of Mortality never yet amounted to 25000 in the moſt Sickly Years we have had, Plague Years excepted, ſometimes but to 20000, which is but One in Fifty: Now it is to be conſider'd here, that Children and Ancient People make up, one time with another, at leaſt one third of our Bills of Mortality; and our *Aſſurances* lies upon none but the Midling Age of the People, which is the only Age wherein Life is any thing ſteady; and if that be allow'd, there cannot Die by his Computation, above One in Eighty of ſuch People every Year; but becauſe I wou'd be ſure to leave room for Caſualty, I'le allow One in Fifty ſhall Die out of our Number Subſcrib'd. Secondly,

Secondly, It must be allow'd, that our Payments falling due only on the Death of Husbands, this One in Fifty must not be reckoned upon the Two thousand; for 'tis to be suppos'd at least as many Women shall Die as Men, and then there is nothing to Pay; so that One in Fifty upon One Thousand, is the most that I can suppose shall Claim the Contribution in a Year, which is Twenty Claims a Year, at 5 *s.* each, and is 5 *l. per Ann.* and if a Woman Pays this for Twenty Year, and Claims at last, she is Gainer enough, and no extraordinary Loser if she never Claims at all: And I verily believe any Office might Undertake to Demand at all Adventures not above 6 *l. per Ann.* and secure the Subscriber 500 *l.* in case she come to Claim as a Widow.

I forbear being more particular on this Thought, having occasion to be larger

larger in other Prints; the Experiment being reſolv'd upon by ſome Friends, who are pleas'd to think this too uſeful a Project not to be put in execution; and therefore I refer the Reader to the Publick Practice of it.

I have nam'd theſe two Caſes as ſpecial Experiments of what might be done by Aſſurances in way of *Friendly Society*; and I believe I might without Arrogance affirm, That the ſame Thought might be improv'd into Methods that ſhou'd prevent the General Miſery and Poverty of Mankind, and at once ſecure us againſt Beggars, Pariſh-Poor, Alms-Houſes, and Hoſpitals; and by which, not a Creature ſo Miſerable, or ſo Poor, but ſhould claim Subſiſtence as their Due, and not ask it of Charity.

I cannot believe any Creature ſo wretchedly baſe, as to Beg of mere choice,

choice, but either it muſt proceed from Want, or ſordid prodigious Covetouſneſs; and thence I affirm, There can be no *Beggar*, but he ought to be either Reliev'd, or Puniſh'd, or both. If a man begs for mere Covetouſneſs, without Want, 'tis a baſeneſs of Soul ſo extremely ſordid, as ought to be us'd with the utmoſt Contempt, and puniſh'd with the Correction due to a Dog. If he begs for Want, that Want is procur'd by Slothfulneſs and Idleneſs, or by Accident; if the latter, he ought to be reliev'd; if the former, he ought to be puniſh'd for the Cauſe, but at the ſame time reliev'd alſo; for no man ought to ſtarve, let his Crime be what it will.

I ſhall proceed therefore to a Scheme, by which all Mankind, be he never ſo mean, ſo poor, ſo unable, ſhall gain for himſelf a Juſt Claim to a comfortable Subſiſtence, whenſoever Age or Caſualty

Caſualty ſhall reduce him to a neceſſity of making uſe of it. There is a Poverty ſo far from being Deſpicable, that 'tis Honourable, when a man by direct Caſualty, ſudden Providence, and without any procuring of his own, is reduc'd to want Relief from others, as by Fire, Shipwreck, Loſs of Limbs, and the like.

Theſe are ſometimes ſo apparent, that they command the Charity of others; but there are alſo many Families reduc'd to Decay, whoſe Conditions are not ſo publick, and yet their Neceſſities as great. Innumerable Circumſtances reduce men to want; and preſſing Poverty oblige ſome people to make their Caſes publick, or ſtarve; and from thence came the Cuſtom of Begging, which Sloth and Idleneſs has improv'd into a Trade. But the Method I propoſe, thoroughly put in practice, would remove the Cauſe,

Cauſe, and the Effect wou'd ceaſe of courſe.

Want of Conſideration is the great reaſon why People do not provide in their Youth and Strength for Old Age and Sickneſs; and the enſuing Propoſal is, in ſhort, only this, That all Perſons in the time of their Health and Youth, while they are able to Work and ſpare it, ſhou'd lay up ſome ſmall inconſiderable part of their gettings as a depoſit in ſafe hands, to lie as a Store in bank to relieve them, if by Age or Accident they come to be diſabled, or uncapable to Provide for themſelves; and that if God ſo Bleſs them, that they nor theirs never come to need it, the overplus may be employ'd to relieve ſuch as ſhall.

If an Office in the ſame nature with this, were appointed in every

County in *England*, I doubt not but Poverty might eaſily be prevented, and Begging wholly ſuppres'd.

The Propoſal is for

A Pension-Office.

THAT an Office be erected in ſome convenient place, where ſhall be a Secretary, a Clerk, and a Searcher, always attending.

That all Sorts of People, who are Labouring People, and of Honeſt Repute, of what Calling or Condition ſoever, Men or Women, *Beggars and Soldiers excepted*, who being ſound of their Limbs, and under Fifty Years of Age, ſhall come to the ſaid Office, and enter their Names, Trades, and Places of Abode, into a Regiſter to be kept for that purpoſe, and ſhall pay

pay down at the time of the ſaid Entring, the Sum of Sixpence, and from thence One Shilling *per* Quarter; ſhall every one have an Aſſurance under the Seal of the ſaid Office, for theſe following Conditions.

(1.) Every ſuch Subſcriber, if by any Caſualty (*Drunkenneſs and Quarrels excepted*) they break their Limbs, diſlocate Joints, or are dangerouſly Maim'd or Bruis'd, able Surgeons appointed for that purpoſe ſhall take them into their care, and endeavour their Cure *Gratis*.

(2.) If they are at any time dangerouſly Sick, on notice given to the ſaid Office, able Phyſicians ſhall be appointed to Viſit them, and give their Preſcriptions *Gratis*.

(3.) If by Sickneſs or Accident, as aforeſaid, they loſe their Limbs or Eyes, ſo as to be viſibly diſabled to

Work, and are otherwiſe Poor and unable to provide for themſelves, they ſhall either be Cur'd at the Charge of the Office, or be allow'd a Penſion for Subſiſtence during Life.

(4.) If they become Lame, Aged, Bedrid, or by real Infirmity of Body (*the Pox excepted*) are unable to Work, and otherwiſe uncapable to provide for themſelves, on proof made that it is really and honeſtly ſo, they ſhall be taken into a *Colledge* or *Hoſpital* provided for that purpoſe, and be decently maintain'd during life.

(5.) If they are Seamen, and die abroad on board the Merchants Ships they were employ'd in, or are caſt away and drown'd, or taken and die in ſlavery, their Widows ſhall receive a Penſion during their *Widowhood*.

(6.) If they were Tradeſmen, and paid the Pariſh Rates, if by decay and failure of Trade they Break and

are

are put in Priſon for Debt, they ſhall receive a Penſion for Subſiſtence during *cloſe Impriſonment.*

(7.) If by Sickneſs or Accidents they are reduc'd to extremities of Poverty for a ſeaſon, on a true repreſentation to the Office, they ſhall be Reliev'd as the Governors ſhall ſee cauſe.

It is to be Noted, That in the 4th. *Article ſuch as by Sickneſs and Age are diſabled from Work, and Poor, ſhall be taken into the Houſe and provided for; whereas in the* 3d. *Article, they who are Blind, or have loſt Limbs,* &c. *ſhall have Penſions allow'd them.*

The reaſon of this difference is this: A Poor Man or Woman that has loſt his Hand, or Leg, or Sight, is viſibly diſabled, and we cannot be deceiv'd, whereas other Infirmities are not ſo eaſily judg'd of, and every body

wou'd be claiming a Penſion, when but few will demand being taken into an Hoſpital but ſuch as are really in want.

And that this might be manag'd with ſuch Care and Candor as a Deſign which carries ſo good a face ought to be, I Propoſe the following Method for putting it in Practice.

I ſuppoſe every Undertaking of ſuch a magnitude muſt have ſome principal Agent to puſh it forward, who muſt manage and direct every thing *always* with direction of the Governors.

And Firſt, I'le ſuppoſe One General Office erected for the great Pariſhes of *Stepney* and *Whitechappel*; and as I'le lay down afterwards ſome Methods to oblige all People to come in and Subſcribe, ſo I may be allow'd to ſuppoſe here, That all the Inhabi-

tants

tants of thoſe Two large Pariſhes (the meaner Labouring ſort I mean) ſhou'd Enter their Names, and that the number of them ſhou'd be a 100000, as I believe they wou'd be at leaſt.

Firſt, There ſhou'd be Nam'd 50 of the principal Inhabitants of the ſaid Pariſhes (of which the Church-Wardens for the time being, and all the Juſtices of the Peace dwelling in the bounds of the ſaid Pariſh, and the Miniſters reſident for the time being, to be part) to be Governors of the ſaid Office.

The ſaid 50 to be firſt Nominated by the Lord-Mayor of *London* for the time being, and every Vacancy to be ſuppli'd in 10 days at fartheſt, by the Majority of Voices of the reſt.

The 50 to chuſe a Committee of 11, to ſit twice a week, of whom 3 to

be a *Quorum*; with a Chief Governor, a Deputy-Governor, and a Treaſurer.

In the Office, a Secretary with Clerks of his own, a Regiſter, and 2 Clerks, 4 Searchers, a Meſſenger, one in daily attendance under Salary, a Phyſician, a Surgeon, and 4 Viſitors.

In the Hoſpital, more or leſs, according to the Number of People entertain'd, a Houſekeeper, a Steward, Nurſes, a Porter, and a Chaplain.

For the Support of this Office, and that the depoſite Money might go to none but the Perſons and Uſes for whom it is paid, and that it might not be ſaid Officers and Salaries was the chief end of the Undertaking, *as in many a Project it has been*; I propoſe, That the Manager, or Undertaker, who I mention'd before, be the Secretary, who ſhall have a Clerk allow'd him, whoſe buſineſs it ſhall be to keep the Regiſter, take the Entries,

tries and give out the Tickets Seal'd by the Governors, and Sign'd by himſelf, and to Enter always the Payment of Quarteridge of every Subſcriber. And that there may be no Fraud or Connivance, and too great Truſt be not repos'd in the ſaid Secretary, every Subſcriber who brings his Quarteridge, is to put it into a great Cheſt, lockt up with 11 Locks, every Member of the Committee to keep a Key, ſo that it cannot be open'd but in the Preſence of them all; and every time a Subſcriber pays his Quarteridge, the Secretary ſhall give him a Seal'd Ticket, thus [Chriſtmas 96.] which ſhall be allow'd as the Receipt of Quarteridge for that Quarter.

Note, The reaſon why every Subſcriber ſhall take a Receipt or Ticket for his Quarteridge, is becauſe this muſt be the ſtanding Law of the Office,

Office, that if any Subſcriber fail to pay their Quarteridge, they ſhall never Claim after it, until double ſo much be paid, nor not at all that Quarter, whatever befalls them.

The Secretary ſhou'd be allow'd to have 2 *d.* for every Ticket of Entry he gives out, and 1 *d.* for every Receipt he gives for Quarteridge, to be accounted for as follows:

One Third to himſelf in lieu of Salary, he being to Pay Three Clerks out of it.

One Third to the Clerks, and other Officers among them.

And One Third to defray the incident Charge of the Office.

Thus

Thus Calculated.

		Per Ann. l.	s.	d.
100000 Subscribers paying 1 *d.* each every Quarter is		1666	3	4
One Third	To the Secretary *per Ann.* and Three Clerks	555	7	9
One Third	To a Register — 100 To a Clerk — 50 To 4 Searchers — 100 To a Physician — 100 To a Surgeon — 100 To Four Visitors — 100	550	0	0
One Third To Incident Charges, such as	To Ten Committee-Men, 5*s.* each sitting, twice *per* Week is 260 To a Clerk of Committees — 50 To a Messenger — 40 A House for the Office 40 A House for the Hospital — 100 Contingencies — 70 15 *s.* 7 *d.*	560	15	7
		1666	3	4

All the Charge being thus paid out of such a Trifle as 1 *d. per* Quarter, the next Consideration is to examine what the Incomes of this Subscription may be, and in time what may be the Demands upon it. If

	l.	s.	d.
If 100 000 perſons ſubſcribe, they pay down at their entring, each 6 *d.* which is	2500	00	00
And the firſt year's Payment is in Stock at 1 *s. per* Quarter	20000	00	00
It muſt be allow'd, that under Three Months the Subſcriptions will not be well compleat; ſo the Payment of Quarteridge ſhall not begin but from the Day after the Books are full, or ſhut up; and from thence one year is to paſs before any Claim can be made; and the Money coming in at ſeparate times, I ſuppoſe no Improvement upon it for the firſt year, except of the 2500, which lent to the King on ſome good Fund, at 7 *l. per Cent.* Intereſt, advances the firſt year,	175	00	00
The Quarteridge of the Second year, abating for 1900 Claims,	19800	00	00
And the Intereſt of the firſt year's Money, at the end of the ſecond year, lent to the King, as aforeſaid, at 7 *per Cent.* Intereſt, is	1774	10	00
The Quarteridge of the Third year, abating for Claims,	19400	00	00
The Intereſt of former Caſh, to the end of the Third Year,	3284	08	00
Income of Three Years	66933	18	00

Note, *Any perſon may pay* 2 s. *up to* 5 s. *Quarterly, if they pleaſe, and upon a Claim, will be allow'd in proportion.*

To

To assign what shall be the Charge upon this, where Contingency has so great a share, is not to be done; but by way of Political Arithmetick a probable Guess may be made.

'Tis to be noted, That the Pensions I propose to be paid to Persons claiming by the Third, Fifth, and Sixth Articles, are thus; Every Person who paid 1 s. *Quarterly, shall receive* 12 d. *Weekly, and so in proportion, every* 12 d. *paid Quarterly by any one Person, to receive so many Shillings Weekly, if they come to claim a Pension.*

The first Year no Claim is allow'd; so the Bank has in Stock compleatly 22500 *l.* From thence we are to consider the Number of Claims.

Sir *William Petty*, in his Political Arithmetick, supposes not above one in

in 40 to dye *per Ann.* out of the whole number of people; and I can by no means allow, that the Circumſtances of our Claims will be as frequent as Death; for theſe Reaſons:

(1.) Our Subſcriptions reſpect all perſons grown, and in the Prime of their Age; paſt the firſt, and providing againſt the laſt part of Danger. Sir *William's* Account including Children and Old People, which always makes up One Third of the Bills of Mortality.

(2.) Our Claims will fall thin at firſt, for ſeveral Years; and let but the Money increaſe for Ten Years, as it does in the Account for Three Years, 'twould be almoſt ſufficient to maintain the whole Number.

(3.) Allow that Caſualty and Poverty are our Debtor-ſide; Health, Proſperity, and Death, are the Creditor-ſide of the Account; and in all pro-

probable Accounts, thoſe Three Articles will carry off Three Fourth Parts of the Number, as follows: If 1 in 40 ſhall dye Annually, as no doubt they ſhall, and more, that is 2500 a year, which in 20 Years is 50000 of the Number, I hope I may be allow'd One Third to be out of condition to claim, appparently living without the help of Charity; and One Third in Health of Body, and able to work; which put together, makes 83332; ſo it leaves 16668 to make Claims of Charity and Penſions in the firſt 20 years, and One half of them muſt, according to Sir *William Petty*, Die on our hands in 20 years; ſo there remains but 8334.

But to put it out of doubt, beyond the proportion to be gueſs'd at, I'le allow they ſhall fall thus;

The Firſt Year, we are to note, none can claim, and the Second Year the Number

Number muſt be very few, but increaſing; wherefore I ſuppoſe,

One in every 500 ſhall claim the ſecond year, which is 200,	*l.*	500
The Charge whereof is One in every 100 the third year, is 1000; the Charge,		2500
Together with the former 200,		500
		3000

To carry on the Calculation.

	l.	*s.*	*d.*
We find the Stock at the end of the 3*d* year,	66933	18	0
The Quarteridge of the 4*th* year, abating as before,	19000	00	0
Intereſt of the Stock,	4882	17	6
The Quarteridge of the 5*th* year,	18600	00	0
Intereſt of the Stock,	6473	00	0
	115879	15	6

The

	l.	*s.*	*d.*
The Charge	3000	00	0
2000 to fall the 4*th* Year	5000	00	0
And the Old continued	3000	00	0
2000 the 5*th* Year	5000	00	0
The Old continued	11000	00	0
	27000	00	0

By this computation the Stock is increaſed above the Charge in Five years 89379 *l.* 15 *s.* 6 *d.* and yet here are ſundry Articles to be conſidered on both ſides of the Account, that will neceſſarily increaſe the Stock and diminiſh the Charge.

	l.	*s.*	*d.*
First, In the Five years time 6200 having claim'd Charity, the Number being abated for in the reckoning above for Stock, it may be allow'd New Subſcriptions will be taken in to keep the Number full, which in Five years amounts to	3400	00	0
Their Sixpences is	155	00	0
	3555	00	0
Which added to 115879 *l.* 15 *s.* 6 *d.* Augments the Stock to	119434	15	6

Six

	l.	*s.*	*d.*
Six thouſand two hundred perſons claiming help, which falls to be ſure, on the Aged and Infirm, I think, at a modeſt computation, in Five years time 500 of them may be dead, which, without allowing annually, we take at an Abatement of 4000 *l.* out of the Charge	4000	00	0
Which reduces the Charge to	23000	00	0

Beſides this, the Intereſt of the Quarteridge, which is ſuppoſed in the former Account to lie dead till the Year is out, which caſt up from

Quarter to Quarter, allowing it to be put out Quarterly, as it may well be, amounts to by computation for Five Year, 5250 *l.*

From the 5*th* year, as near as can be computed, the Number of Penſioners being ſo great I make no doubt but they ſhall Die off of the hands of the Undertaker as faſt as they ſhall fall in, excepting ſo much difference as the Payment of every Year, which the Intereſt of the Stock ſhall ſupply.

For Example:

	l.	*s.*	*d.*
At the end of the Fifth Year the Stock in hand	94629	15	6
The Payment of the Sixth Year	20000	00	0
Intereſt of the Stock	5408	04	0
	120037	19	6

Allow

	l.	*s.*	*d.*
Allow an overplus Charge for keeping in the Houſe, which will be dearer than Penſions, 10000 *l. per Ann.*	10000	00	0
Charge of the *6th* Year	22500	00	0
Balance in Caſh	87537	19	6
	120037	19	6

This alſo is to be allow'd, That all thoſe Perſons who are kept by the Office in the Houſe ſhall have Employment provided for them, whereby no Perſons ſhall be kept Idle, the Works to be ſuited to every one's Capacity without Rigour, only ſome diſtinction to thoſe who are moſt willing to

Work; the Profits of the ſaid Work to the Stock of the Houſe.

Beſides this there may great and very profitable Methods be found out to improve the Stock beyond the ſetled Intereſt of *7 per Cent.* which perhaps may not always be to be had, for the *Exchequer* is not always borrowing Money; but a Bank of 80000 *l.* employ'd by faithful hands, need not want opportunities of great and very conſiderable Improvement.

Alſo it wou'd be a very good Object for Perſons who Die Rich to *leave Legacies to*, which in time might be very well ſuppos'd to raiſe a ſtanding Revenue to it.

I won't ſay but various Contingencies may alter the Charge of this Undertaking, and ſwell the Claims beyond proportion, further than I extend it; but all that, and much more, is ſufficiently anſwer'd in the Calcula-

tions,

tions, by above 80000 *l.* in Stock to Provide for it.

As to the Calculation being made on a vaſt Number of Subſcribers, and more than, perhaps, will be allow'd likely to Subſcribe, I think the proportion may hold good in a few, as well as in a great many; and, perhaps, if 20000 Subſcrib'd, it might be as effectual; I am indeed willing to think all Men ſhou'd have ſenſe enough to ſee the uſefulneſs of ſuch a Deſign, and be perſwaded by their Intereſt to engage in it; but ſome Men have leſs Prudence than Brutes, and will make no proviſion againſt Age till it comes; and to deal with ſuch, Two ways might be us'd by Authority to Compel them.

(1.) The Church-Wardens and Juſtices of Peace ſhou'd ſend the Beadle of the Pariſh, with an Officer belonging to this Office, about to the

Poorer Pariſhioners to tell them, That ſince ſuch Honourable Proviſion is made for them to ſecure themſelves in Old Age from Poverty and Diſtreſs, they ſhou'd expect no Relief from the Pariſh, if they refus'd to Enter themſelves, and by ſparing ſo ſmall a part of their Earnings to prevent future Miſery.

(2.) The Church-Wardens of every Pariſh might refuſe the removal of Perſons and Families into their Pariſh but upon their having Entred into this Office.

(3.) All Perſons ſhou'd be publickly deſir'd to forbear giving any thing to Beggars; and all common Beggars ſuppreſs'd after a certain time; for this wou'd effectually ſuppreſs Beggery at laſt.

And to oblige the Pariſhes to do this on behalf of ſuch a Project, the Governor of the Houſe ſhou'd ſecure the

the Pariſh againſt all Charges coming upon them from any Perſon who did Subſcribe and pay the Quarteridge, and that wou'd moſt certainly oblige any Pariſh to endeavour that all the Labouring Meaner People in the Pariſh ſhou'd enter their Names; for in time 'twou'd moſt certainly take all the Poor in the Pariſh off of their hands.

I know that by Law no Pariſh can refuſe to Relieve any Perſon or Family fallen into Diſtreſs, and therefore to ſend them word they muſt expect no Relief, wou'd ſeem a vain threatning; but thus far the Pariſh may do, they ſhall be eſteem'd as Perſons who deſerve no Relief, and ſhall be us'd accordingly; For who, indeed, wou'd ever pity that Man in his Diſtreſs, who at the expence of *Two Pots of Beer a Month*, might have prevented it, and wou'd not ſpare it?

As to my Calculations, on which I do

do not depend neither, I ſay this, if they are probable, and that in Five years time a Subſcription of a Hundred thouſand Perſons wou'd have 87537 *l.* 19 *s.* 6 *d.* in Caſh, all Charges paid, I deſire any one but to reflect what will not ſuch a Sum do; *for inſtance*, were it laid out in the Million Lottery Tickets, which are now Sold at 6 *l.* each, and bring in 1 *l. per Ann.* for Fifteen Years, every 1000 *l.* ſo laid out, pays back in time 2500 *l.* and that time wou'd be as faſt as it wou'd be wanted, and therefore be as good as Money; or if laid out in improving Rents, as Ground-Rents with Buildings to devolve in time, there is no queſtion but a Revenue wou'd be rais'd in time to Maintain One third part of the Number of Subſcribers, if they ſhou'd come to Claim Charity.

And I deſire any Man to conſider

ſider the preſent State of this Kingdom, and tell me, if all the People of *England*, Old and Young, Rich and Poor, were to Pay into one common Bank, 4 *s. per Ann.* a Head, and that 4 *s.* duly and honeſtly manag'd, Whether the overplus paid by thoſe who Die off, and by thoſe who never come to Want, wou'd not in all probability Maintain all that ſhou'd be Poor, and for ever Baniſh Beggery and Poverty out of the Kingdom.

Of WAGERING.

WAGERING, as now practis'd by Polities and Contracts, is become a Branch of *Aſſurances*; it was before more properly a part of Gaming, and as it deſerv'd, had but a very low eſteem; but ſhifting

ſhifting ſides, and the War providing proper ſubjects, as the contingences of Sieges, Battels, Treaties, and Campaigns, it encreas'd to an extraordinary Reputation, and Offices were erected on purpoſe which manag'd it to a ſtrange degree and with great Advantage, eſpecially to the Office-keepers; ſo that as has been computed, there was not leſs Gaged on one ſide and other upon the ſecond Siege of *Limerick*, than Two hundred thouſand Pound.

How 'tis manag'd, and by what trick and artifice it became a Trade, and how inſenſibly Men were drawn into it, an eaſy Account may be given.

I believe *Novelty* was the firſt wheel that ſet it on work, and I need make no reflection upon the power of that Charm: It was wholly a new thing, at leaſt upon the *Exchange* of *London*; and the firſt occaſion that gave

it

it a room among publick Diſcourſe, was ſome Perſons forming Wagers on the Return and Succeſs of King *James*, for which the Government took occaſion to uſe them as they deſerv'd.

I *have* heard a Bookſeller in King *James*'s time ſay, *That if he wou'd have a Book ſell, he wou'd have it Burnt by the hand of the Common Hangman*; the Man, no doubt, valu'd his Profit above his Reputation; but People are ſo addicted to proſecute a thing that ſeems forbid, that this very practice ſeem'd to be encourag'd by its being *Contraband.*

The Trade encreas'd, and firſt on the *Exchange* and then in Coffee-houſes it got life, till the Brokers, *thoſe Vermin of Trade*, got hold of it, and then particular Offices were ſet apart for it, and an incredible reſort thither was to be ſeen every day.

Theſe Offices had not been long in being,

being, but they were throng'd with *Sharpers* and *Setters* as much as the Groom-Porter's, or any Gaming-Ordinary in Town, where a Man had nothing to do, but to make a good Figure and prepare the Keeper of the Office to give him a Credit as a good Man, and though he had not a Groat to pay, he ſhou'd take Guineas and ſign Polities, till he had receiv'd, perhaps 3 or 400 *l.* in Money on condition to pay great Odds, and then Succeſs tries the Man; if he Wins, his Fortune is made; if not, he's a better Man than he was before, by juſt ſo much Money, for as to the Debt, he is your Humble Servant in the *Temple* or *Whitehall.*

But beſides thoſe who are but the Thieves of the Trade, there is a Method as effectual to get Money as poſſible, manag'd with more appearing Honeſty, but no leſs Art, by which the

the Wagerer, in Confederacy with the Office-keeper, ſhall lay vaſt Sums, great Odds, and yet be always ſure to Win.

For Example:

A Town in *Flanders*, or elſewhere, during the War is beſieg'd; perhaps at the beginning of the Siege the Defence is vigorous, and Relief probable, and it is the opinion of moſt people, the Town will hold out *ſo long*, or perhaps not be taken at all: The Wagerer has two or three more of his ſort in conjunction, of which always the Office-keeper is one; and they run down all diſcourſe of the taking the Town, and offer great Odds it ſhall not be taken by ſuch a day: Perhaps this goes on a Week, and then the Scale turns; and tho' they ſeem to hold the ſame opinion ſtill, yet underhand the Office-keeper has Orders to Take all the Odds which by their Example

ample was before given, againſt the taking the Town; and ſo all their firſt-given Odds are eaſily ſecur'd, and yet the people brought into a vein of Betting againſt the Siege of the Town too. Then they order all the Odds to be Taken as long as they will run, while they themſelves openly give Odds, and ſign Polities, *and oftentimes take their own Money*, till they have receiv'd perhaps double what they at firſt laid. Then they turn the Scale at once, and cry down the Town, and lay that it ſhall be taken, till the length of the firſt Odds is fully run; and by this Manage, if the Town be taken they win perhaps Two or Three Thouſand Pounds, and if it be not taken, they are no Loſers neither.

'Tis viſible by experience, not one Town in ten is beſieg'd, but 'tis taken. The Art of War is ſo improv'd, and our Generals are ſo wary, that an Army

my ſeldom attempts a Siege, but when they are almoſt ſure to go on with it; and no Town can hold out, if a Relief cannot be had from abroad.

Now if I can by firſt laying 500 *l.* to 200 *l.* with *A*, that the Town ſhall not be taken, wheedle in *B* to lay me 5000 *l.* to 2000 *l.* of the ſame; and after that, by bringing down the Vogue of the Siege, reduce the Wagers to Even-hand, and lay 2000 *l.* with *C* that the Town ſhall not be taken; by this Method, 'tis plain,

If the Town be not Taken, I win 2200 *l.* and loſe 2000 *l.*
If the Town be Taken, I win 5000 *l.* and loſe 2500 *l.*

This is Gaming by Rule, and in ſuch a Knot 'tis impoſſible to loſe; for if it is in any Man's or Company of Men's power, by any Artifice to alter

the Odds, 'tis in their power to command the Money out of every man's Pocket, who has no more Wit than to venture.

Of Fools.

OF all Perſons who are Objects of our Charity, none move my Compaſſion, like thoſe whom it has pleas'd God to leave in a full ſtate of Health and Strength, but depriv'd of Reaſon to act for themſelves. And it is, in my opinion, one of the greateſt Scandals upon the *Underſtanding* of others, to mock at thoſe who want *it*. Upon this account I think the Hoſpital we call *Bedlam*, to be a Noble Foundation; a viſible Inſtance of the ſenſe our Anceſtors had of the greateſt Unhappineſs which can befal Human Kind:

Kind: Since as the Soul in Man diſtinguiſhes him from a Brute, ſo where the Soul is dead (for ſo it is as to acting) *no Brute ſo much a Beaſt as a Man.* But ſince *never to have* it, and to have *loſt* it, are ſynonimous in the Effect, I wonder how it came to paſs, that in the Settlement of that Hoſpital they made no Proviſion for Perſons born without the uſe of their Reaſon, ſuch as we call *Fools*, or, more properly, *Naturals.*

We uſe ſuch in *England* with the laſt Contempt, which I think is a ſtrange Error, ſince tho' they are uſeleſs to the Commonwealth, they are only ſo by God's direct Providence, and no previous Fault.

I think 'twould very well become this Wiſe Age to take care of ſuch: And perhaps they are a particular Rent-Charge on the *Great Family of Mankind*, left by the Maker of us all;

like a Younger Brother, who tho' the Eſtate be given from him, yet his Father expected the Heir ſhould take ſome care of him.

If I were to be ask'd, Who ought in particular to be charg'd with this Work? I would anſwer in general, Thoſe who have a Portion of Underſtanding extraordinary: Not that I would lay a Tax upon any man's Brains, *or diſcourage Wit, by appointing Wiſe Men to maintain Fools*: But ſome Tribute is due to God's Goodneſs for beſtowing extraordinary Gifts; and who can it be better paid to, than ſuch as ſuffer for want of the ſame Bounty?

For the providing therefore ſome Subſiſtence for ſuch, that Natural Defects may not be expos'd:

It is Propos'd,

That a *Fool-Houſe* be Erected, either by Publick Authority, or by the City, or by an Act of Parliament; into which, all that are *Naturals*, or born Fools, without Reſpect or Diſtinction, ſhould be admitted and maintain'd.

For the Maintenance of this, a ſmall ſtated Contribution, ſettl'd by the Authority of an Act of Parliament, without any Damage to the Perſons paying the ſame, might be very eaſily rais'd, by a Tax upon Learning, to be paid by the Authors of Books.

Every Book that ſhall be Printed in Folio, *from* 40 *ſheets and upwards, to pay at the Licenſing, (for the whole Impreſſion.)*	5 *l.*
Under 40 *ſheets,*	40 *s.*
Every Quarto,	20 *s.*

Every Octavo *of* 10 *ſheets and upward,*	20 *s.*
Every Octavo *under* 10 *ſheets, and every Bound Book in* 12*s.*	10 *s.*
Every ſtitch'd Pamphlet,	2 *s.*

Reprinted Copies the ſame Rates.

This Tax to be paid into the Chamber of *London* for the ſpace of Twenty Years, would without queſtion raiſe a Fund ſufficient to Build and Purchaſe a Settlement for this Houſe.

I ſuppoſe this little Tax being to be rais'd at ſo few places as the Printing-Preſſes, or the Licenſers of Books, and conſequently the Charge but very ſmall in gathering, might bring in about 1500 *l. per Annum*, for the term of Twenty Years, which would perform the Work to the degree following.

The Houſe ſhould be Plain and Decent, (for I don't think the Oſtentation

tion of Buildings neceſſary or ſuitable to Works of Charity); and be built ſomewhere out of Town, for the ſake of the Air.

The Building to coſt about 1000 *l.* or if the Revenue exceed, to coſt 2000 *l.* at moſt, and the Salaries mean in proportion.

In the Houſe,

A Steward,	30	*l. per Ann.*
A Purveyor,	20	
A Cook,	20	
A Butler,	20	
Six Women to aſſiſt the Cook, and clean the Houſe, 4 *l.* each,	24	
Six Nurſes to Tend the People, 3 *l.* each,	18	
A Chaplain,	20	
	152	
A Hundred Alms-People, at 8 *l.* *per Ann.* Dyet, *&c.*	800	
	952	*l. per Ann.*
The Table for the Officers, and Contingences, and Cloaths for the Alms-People, and Firing, put together,	500	*l. per Ann.*

An Auditor of the Accounts, a Committee of the Governors, and Two Clerks.

Here I ſuppoſe 1500 Pounds *per Ann.* Revenue, to be ſettl'd upon the Houſe, which 'tis very probable might be rais'd from the Tax aforeſaid. But ſince an Act of Parliament is neceſſary to be had for the Collecting this Duty, *and that Taxes for keeping of Fools would be difficultly obtain'd, while they are ſo much wanted for Wiſe Men*; I would propoſe to raiſe the Money by voluntary Charity, which wou'd be a Work would leave more Honour to the Undertakers, than Feaſts and great Shows, which our Publick Bodies too much diminiſh their Stocks with.

But to paſs all ſuppoſitious ways, which are eaſily thought of, but hardly procur'd; I propoſe to maintain Fools out of our own Folly: And whereas a great deal of Money has been thrown about in Lotteries, the following Propoſal would very eaſily perfect our Work. *A Cha-*

A Charity-Lottery.

That a Lottery be ſet up by the Authority of the Lord-Mayor and Court of Aldermen, for a Hundred thouſand Tickets, at Twenty Shillings each, to be drawn by the known Way and Method of drawing Lotteries, as the Million-Lottery was drawn; in which no Allowance to be made to any body; but the Fortunate to receive the full Sum of One hundred thouſand Pounds put in, without Diſcount; and yet this double Advantage to follow:

(1.) That an immediate Sum of One hundred thouſand Pounds ſhall be rais'd and paid into the *Exchequer* for the Publick Uſe.

(2.) A Sum of above Twenty thouſand Pounds be gain'd, to be put into the hands of known Truſtees, to be

be laid out in a Charity for the Maintenance of the Poor.

That as ſoon as the Money ſhall become in, it ſhall be paid into the *Exchequer*, either on ſome good Fund, if any ſuitable, or on the Credit of *Exchequer*; and that when the Lottery is drawn, the Fortunate to receive Tallies or Bills from the *Exchequer* for their Money, payable at Four Years.

The *Exchequer* receives this Money, and gives out Tallies according to the Prizes, when 'tis drawn, all payable at Four Years; and the Intereſt of this Money for Four Years is ſtruck in Tallies proportion'd to the time, and given to the Truſtees; which is the Profit I propoſe for the Work.

Thus the Fortunate have an immediate Title to their Prizes, at Four Years, without Intereſt; and the Hoſpital will have alſo an immediate Title to 6000 *l. per Ann.* for Four Years,

Years, which is the Intereſt at 6 *per Cent. per Ann.*

If any ſhould object againſt the Time of ſtaying for their Prizes, it ſhould be anſwer'd thus, That whoever did not like to ſtay the Time for the Money, upon diſcounting Four Years Intereſt at 8 *per Cent.* ſhould have their Money down.

I think this Specimen will inform any body what might be done by Lotteries, were they not hackney'd about in Private Hands, who by Fraud and Ill Management put them out of Repute, and ſo neither gain themſelves, nor ſuffer any uſeful handſome Deſign to ſucceed.

'Twould be needleſs, I ſuppoſe, to mention, That ſuch a Propoſal as this ought to be ſet on foot by Publick Approbation, and by Men of known Integrity and Eſtates, that there may be no room left for a ſuſpicion of private advantage. If

If this or any equivalent Propoſal ſucceeded to raiſe the Money, I would have the Houſe eſtabliſh'd as aforeſaid, with larger or ſmaller Revenues, as neceſſity oblig'd; then the Perſons to be receiv'd ſhould be without diſtinction or reſpect, but principally ſuch as were really Poor and Friendleſs; and any that were kept already by any Pariſh-Collection, the ſaid Pariſh ſhould allow Forty Shillings Yearly towards their Maintenance; which no Pariſh would refuſe that ſubſiſted them wholly before.

I make no queſtion but that if ſuch an Hoſpital was erected within a Mile or two of the City, one great Circumſtance would happen, *(viz.)* That the common ſort of people, who are very much addicted to rambling in the Fields, would make this Houſe the cuſtomary Walk, to divert themſelves with the Objects to be ſeen there, and to

to make what they call Sport with the Calamity of others; as is now ſhamefully allow'd in *Bedlam.*

To prevent this, and that the condition of ſuch, which deſerves Pity, not Contempt, might not be the more expos'd by this Charity, it ſhould be order'd, That the Steward of the Houſe be in Commiſſion of the Peace within the Precincts of the Houſe only, and authoriz'd to puniſh by limited Fines, or otherwiſe, any perſon that ſhall offer any Abuſe to the poor Almspeople, or ſhall offer to make Sport at their Condition.

If any perſon at Reading of this, ſhou'd be ſo impertinent as to ask, To what purpoſe I wou'd appoint a Chaplain in an Hoſpital of *Fools*? I could anſwer him very well, by ſaying, For the uſe of the other Perſons, Officers and Attendants in the Houſe.

But

But beſides that, Pray, *Why not a Chaplain for Fools, as well as for Knaves*, ſince both, tho' in a different manner, are uncapable of reaping any benefit by Religion, unleſs by ſome inviſible Influence they are made docible; and ſince the ſame Secret Power can reſtore theſe to their Reaſon, as muſt make the other Senſible; Pray, Why not a Chaplain? Ideots indeed were denied the Communion in the Primitive Churches, but I never read they were not to be pray'd for, or were not admitted to hear.

If we allow any Religion, and a Divine Supreme Power, whoſe Influence works inviſibly on the hearts of men (*as he muſt be worſe than the people we talk of, who denies it*), we muſt allow at the ſame time, *that Power* can reſtore the Reaſoning-Faculty to an Ideot; and 'tis our part to uſe the proper means of ſupplicating Heaven

Heaven to that end, leaving the diſpoſing-part to the Iſſue of unalterable Providence.

The Wiſdom of Providence has not left us without Examples of ſome of the moſt ſtupid Natural Ideots in the world, who have been reſtor'd to their Reaſon, or as one would think, had Reaſon infus'd after a long Life of *Ideotiſm*; Perhaps, among other wiſe ends, to confute that ſordid Suppoſition, That Ideots have no Souls.

Of BANKRUPTS.

THis Chapter has ſome Right to ſtand next to that of Fools; for beſides the common acceptation of late, which makes *every Unfortunate Man a Fool*, I think no man ſo much made a Fool of as a *Bankrupt*.

If

If I may be allow'd ſo much liberty with our Laws, which are generally good, and above all things are temper'd with Mercy, Lenity, and Freedom, This has ſomething in it of Barbarity; it gives a looſe to the Malice and Revenge of the Creditor, as well as a Power to right himſelf, while it leaves the Debtor no way to ſhow himſelf honeſt: It contrives all the ways poſſible to drive the Debtor to deſpair, and encourages no new Induſtry, for it makes him perfectly uncapable of any thing but *ſtarving*.

This Law, eſpecially as it is now frequently executed, tends wholly to the Deſtruction of the Debtor, and yet very little to the Advantage of the Creditor.

(1.) The Severities to the Debtor are unreaſonable, and, if I may ſo ſay, a little inhuman; for it not only ſtrips him of all in a moment, but renders

renders him for ever incapable of helping himſelf, or relieving his Family by future Induſtry. If he 'ſcapes from Priſon, which is hardly done too, if he has nothing left, he muſt ſtarve, or live on Charity; if he goes to work, no man dare pay him his Wages, but he ſhall pay it again to the Creditors; if he has any private Stock left for a Subſiſtence, he can put it no where; every man is bound to be a Thief, and take it from him: If he truſts it in the hands of a Friend, he muſt receive it again as a great Courteſy, for that Friend is liable to account for it. I have known a poor man proſecuted by a Statute to that degree, that all he had left was a little Money, which he knew not where to hide; at laſt, that he might not ſtarve, he gives it to his Brother, who had entertain'd him; the Brother, after he had his Money, quarrels with him to get him out of

his Houſe; and when he deſires him to let him have the Money lent him, gives him this for Anſwer, *I cannot pay you ſafely, for there is a Statute againſt you*; which run the poor man to ſuch Extremities, that he deſtroy'd himſelf. Nothing is more frequent, than for men who are reduc'd by Miſcarriage in Trade, to Compound and Set up again, and get good Eſtates; but a *Statute*, as we call it, for ever ſhuts up all doors to the Debtor's Recovery; as if Breaking were a Crime ſo Capital, that he ought to be caſt out of Human Society, and expos'd to Extremities worſe than Death. And, which will further expoſe the fruitleſs Severity of this Law, 'tis eaſy to make it appear, That all this Cruelty to the Debtor is ſo far (generally ſpeaking) from advantaging the Creditors, that it deſtroys the Eſtate, conſumes it in extravagant Charges, and unleſs the

Debtor

Debtor be conſenting, ſeldom makes any conſiderable Dividends. And I am bold to ſay, There is no Advantage made by the proſecuting of a Statute with Severity, but what might be doubly made by Methods more merciful. And tho' I am not to preſcribe to the Legiſlators of the Nation, yet by way of Eſſay I take leave to give my Opinion and my Experience in the Methods, Conſequences, and Remedies of this Law.

All people know, who remember any thing of the Times when that Law was made, that the Evil it was pointed at, was grown very rank, and Breaking to defraud Creditors ſo much a Trade, that the Parliament had good reaſon to ſet up a Fury to deal with it; and I am far from reflecting on the Makers of that Law, who, no queſtion, ſaw 'twas neceſſary at that time: But as Laws, tho' in themſelves good,

are more or leſs ſo, as they are more or leſs ſeaſonable, ſquar'd, and adapted to the Circumſtances and Time of the Evil they are made againſt; ſo 'twere worth while (with Submiſſion) for the ſame Authority to examine:

(1.) Whether the Length of Time ſince that Act was made, has not given opportunity to Debtors,

1. To evade the Force of the Act by Ways and Shifts to avoid the Power of it, and ſecure their Eſtates out of the reach of it?

2. To turn the Point of it againſt thoſe whom it was made to relieve? Since we ſee frequently now, that Bankrupts deſire Statutes, and procure them to be taken out againſt themſelves.

(2.) Whether the Extremities of this Law are not often carried on beyond the true Intent and Meaning of the Act it ſelf, by Perſons, who beſides

ſides being Creditors, are alſo Malicious, and gratify their private Revenge, by proſecuting the Offender, to the Ruin of his Family.

If theſe Two Points are to be prov'd, then I am ſure 'twill follow, That this Act is now a Publick Grievance to the Nation; and I doubt not but will be one time or other repeal'd by the ſame Wiſe Authority which made it.

(1.) Time and Experience has furniſh'd the Debtors with Ways and Means to evade the Force of this Statute, and to ſecure their Eſtate againſt the reach of it; which renders it often inſignificant, and conſequently, the Knave, againſt whom the Law was particularly bent, gets off; while he only who fails of mere Neceſſity, and whoſe honeſt Principle will not permit him to practice thoſe Methods, is expos'd to the Fury of this Act: And as things are now order'd, nothing is

more eaſy, than for a man to order his Eſtate ſo, that a Statute ſhall have no power over it, or at leaſt but a little.

If the Bankrupt be a Merchant, no Statute can reach his Effects beyond the Seas; ſo that he has nothing to ſecure but his Books, and away he goes into the *Friars*. If a Shopkeeper, he has more difficulty; but that is made eaſy, for there are Men (and Carts) to be had, *whoſe Trade it is*, and who in One Night ſhall remove the greateſt Warehouſe of Goods, or Cellar of Wines in the Town, and carry them off into thoſe Nurſeries of Rogues, the *Mint* and *Friars*; and our Conſtables and Watch, who are the allow'd Magiſtrates of the Night, and who ſhall ſtop a poor little lurking Thief, that it may be has ſtole a bundle of old Cloaths, worth 5 *s.* ſhall let them all paſs without any diſturbance, and

ſee

ſee a hundred honeſt men robb'd of their Eſtates before their faces, to the Eternal Infamy of the Juſtice of the Nation.

And were a man but to hear the Diſcourſe among the Inhabitants of thoſe Dens of Thieves, when they firſt ſwarm about a New Comer, to comfort him; for they are not all harden'd to a like degree at once.---- *Well*, ſays the firſt, *Come, don't be concern'd, you have got a good Parcel of Goods away, I promiſe you; you need not value all the World. Ah! wou'd I had done ſo*, ſays another, *I'de a laugh'd at all my Creditors. Ay*, ſays the young Proficient in the harden'd Trade, *but my Creditors! Damn the Creditors*, ſays a Third, *Why, there's ſuch a one and ſuch a one, they have Creditors too, and they won't agree with them, and here they live like Gentlemen, and care not a farthing for them. Offer your Creditors Half a*

Crown in the Pound, and pay it them in Old Debts, and if they won't take it, let them alone, they'll come after you, never fear it. O! But a Statute, ſays he again. *O! But the Devil,* cries the Minter. *Why, 'tis the Statutes we live by,* ſay they: *Why, if 'twere not for Statutes, Creditors would comply, and Debtors wou'd compound, and We Honeſt Fellows here of the Mint wou'd be ſtarv'd. Prithee, What need you care for a Statute? A Thouſand Statutes can't reach you here.* This is the *Language of the Countrey*, and the New Comer ſoon learns to ſpeak it; (for I think I may ſay, without wronging any man, I have known many a man go in among them Honeſt, that is, without Ill Deſign, but I never knew one come away ſo again.) -----Then comes a Graver Sort among this Black Crew, (for here, as in Hell, are Fiends of Degrees, and different Magnitude),

and

and he falls into Diſcourſe with the New Comer, and gives him more ſolid Advice. *Look you, Sir, I am concern'd to ſee you melancholly, I am in your Circumſtance too, and if you'll accept of it, I'le give you the beſt Advice I can*; and ſo begins the Grave Diſcourſe.

The man is in too much trouble, not to want Counſel, ſo he thanks him, and he goes on: *Send a Summons to your Creditors, and offer them what you can propoſe in the Pound* (always reſerving a good Stock to begin the World again), *which if they will take, you are a Freeman, and better than you were before; if they won't take it, you know the worſt of it, you are on the better ſide of the hedge with them: If they will not take it, but will proceed to a Statute, you have nothing to do, but to oppoſe Force with Force; for the Laws of Nature tell you, you muſt not ſtarve; and a Statute is ſo bar-*

barbarous, ſo unjuſt, ſo malicious a way of proceeding againſt a man, that I do not think any Debtor oblig'd to conſider any thing but his own Preſervation, when once they go on with that. -----*For why,* ſays the old ſtudi'd Wretch, *ſhould the Creditors ſpend your Eſtate in the Commiſſion, and then demand the Debt of you too? Do you owe any thing to the Commiſſion of the Statute?* (No, ſays he); *Why then,* ſays he, *I warrant their Charges will come to* 200 l. *out of your Eſtate, and they muſt have* 10 s. *a day for ſtarving you and your Family. I cannot ſee why any man ſhould think I am bound in Conſcience to pay the Extravagance of other men. If my Creditors ſpend* 500 l. *in getting in my Eſtate by a Statute, which I offer'd to ſurrender without it, I'le reckon that* 500 l. *paid them, let them take it among them; for Equity is due to a Bankrupt as well as to any man; and if the Laws do not give it us, we muſt take it.*

This

This is too rational Diſcourſe not to pleaſe him, and he proceeds by this Advice; the Creditors cannot agree, but take out a Statute; and the man that offer'd at firſt, it may be, 10 *s.* in the Pound, is kept in that curſed place till he has ſpent it all, and can offer nothing, and then gets away beyond Sea, or after a long Conſumption gets off by an Act of Relief to poor Debtors, and all the Charges of the Statute falls among the Creditors. Thus I knew a Statute taken out againſt a Shopkeeper in the Countrey, and a conſiderable Parcel of Goods too ſeiz'd, and yet the Creditors, what with Charges, and two or three Suits at Law, loſt their whole Debts, and 8 *s. per* Pound Contribution-Money for Charges; and the poor Debtor, like a man under the Surgeon's hand, died in the Operation.

(2.) Ano-

(2.) Another Evil that Time and Experience has brought to light from this Act, is, when the Debtor himſelf ſhall confederate with ſome particular Creditor to take out a Statute; and this is a Maſter-piece of *Plot* and Intriegue: For perhaps ſome Creditor honeſtly receiv'd in the way of Trade a large Sum of Money of the Debtor for Goods ſold him when he was *ſui juris*; and he by conſent ſhall own himſelf a Bankrupt before that time, and the Statute ſhall reach back to bring in an Honeſt Man's Eſtate, to help pay a Rogue's Debt. Or a man ſhall go and borrow a Sum of Money upon a Parcel of Goods, and lay them to Pledge; he keeps the Money, and the Statute ſhall fetch away the Goods to help forward the Compoſition. Theſe are Tricks I can give too good an account of, having more than once ſuffer'd by the Experiment. I could

give

give a Scheme of more ways, but I think 'tis needleſs to prove the Neceſſity of laying aſide that Law, which is pernicious to both Debtor and Creditor, and chiefly hurtful to the Honeſt Man who it was made to preſerve.

The next Enquiry is, Whether the Extremities of this Law are not often carried on beyond the true Intent and Meaning of the Act it ſelf, for Malicious and Private Ends, to gratify Paſſion and Revenge?

I remember the Anſwer a Perſon gave me, who had taken out Statutes againſt ſeveral Perſons, and ſome his near Relations, who had fail'd in his Debt; and when I was one time diſſuading him from proſecuting a man who ow'd me Money as well as him, I us'd this Argument with him; *You know the man has nothing left to pay. That's true*, ſays he, *I know that well enough. To what purpoſe then*, ſaid I, *will*

will you proſecute him? Why, Revenge is ſweet, ſaid he. ----Now a man that will proſecute a Debtor, not as a Debtor, but by way of Revenge, ſuch a man is, I think, not intentionally within the benefit of our Law.

In order to ſtate the Caſe right, there are four Sorts of People to be conſider'd in this Diſcourſe; and the true Caſe is how to diſtinguiſh them.

(1.) There is the Honeſt Debtor, who fails by viſible Neceſſity, Loſſes, Sickneſs, Decay of Trade, or the like.

(2.) The Knaviſh, Deſigning, or Idle, Extravagant Debtor, who fails becauſe either he has run out his Eſtate in Exceſſes, or on purpoſe to cheat and abuſe his Creditors.

(3.) There is the moderate Creditor, who ſeeks but his own, but will omit no lawful Means to gain it,

it, and yet will hear reaſonable and juſt Arguments and Propoſals.

(4.) There is the Rigorous Severe Creditor, that values not whether the Debtor be Honeſt Man or Knave, Able, or Unable; but will have his Debt, *whether it be to be had or no*; without Mercy, without Compaſſion, full of Ill Language, Paſſion, and Revenge.

How to make a Law to ſuit to all theſe, is the Caſe: *That a neceſſary Favour might be ſhown to the firſt*, in Pity and Compaſſion to the Unfortunate, in Commiſeration of Caſualty and Poverty, which no man is exempt from the danger of. *That a due Rigor and Reſtraint be laid upon the ſecond*, that Villany and Knavery might not be encourag'd by a Law. *That a due Care be taken of the third*, that mens Eſtates may, as far as can be,

be, ſecur'd to them. *And due Limits ſet to the laſt*; that no man may have an unlimited Power over his Fellow-Subjects, to the Ruin of both Life and Eſtate.

All which I humbly conceive might be brought to paſs by the following Method; to which I give the Title of

A Court of Enquiries.

This Court ſhould conſiſt of a ſelect Number of Perſons, to be choſen Yearly out of the ſeveral Wards of the City, by the Lord-Mayor and Court of Aldermen; and out of the ſeveral Inns of Court, by the Lord Chancellor, or Lord Keeper, for the time being, and to conſiſt of,

A Preſident,
A Secretary,
A Treaſurer,
} *To be choſen by the reſt, and nam'd every year alſo.*

A Judge

A Judge of Cauſes for the Proof of Debts.

Fifty two Citizens, out of every Ward two; of which number to be Twelve Merchants.

Two Lawyers (Bariſters at leaſt) out of each of the Inns of Court.

That a Commiſſion of Enquiry into Bankrupts Eſtates be given to theſe, confirm'd and ſettl'd by Act of Parliament, with Power to Hear, Try, and Determine Cauſes as to Proof of Debts, and Diſputes in Accounts between Debtor and Creditor, without Appeal.

The Office for this Court to be at *Guildhall*, where Clerks ſhou'd be always attending, and a *Quorum* of the Commiſſioners to ſit *de Die in Diem*, from Three to Six a Clock in the Afternoon.

To this Court every man who finds himſelf preſs'd by his Affairs, ſo that he cannot carry on his Buſineſs, ſhall apply himſelf as follows:

He ſhall go to the Secretary's Office, and give in his Name, with this ſhort Petition:

To the Honourable the Preſident and Commiſſioners of His Majeſty's Court of Enquiries. The humble Petition of *A. B.* of the Pariſh of in the Haberdaſher.

Sheweth,

THat your Petitioner being unable to carry on his Buſineſs, by reaſon of great Loſſes and Decay of Trade, and being ready and willing to make a full and entire Diſcovery of his whole Eſtate, and to deliver up the ſame to your Honours upon Oath, as the Law directs for the ſatisfaction

tisfaction of his Creditors, and having to that purpose entred his Name into the Books of your Office on the of this Instant:

Your Petitioner humbly prays the Protection of this Honourable Court.

And shall ever Pray, &c.

The Secretary is to lay this Petition before the Commissioners, who shall sign it of course; and the Petitioner shall have an Officer sent home with him immediately, who shall take Possession of his House and Goods, and an exact Inventory of every thing therein shall be taken at his Entrance by other Officers also, appointed by the Court; according to which Inventory the first Officer and the Bankrupt also shall be accountable.

This Officer shall supersede even the Sheriff in Possession, excepting

by an Extent for the King; only with this Proviſion;

That if the Sheriff be in Poſſeſſion by Warrant on Judgment, obtain'd by due Courſe of Law, and without Fraud or Deceit, and, *bona fide*, in Poſſeſſion before the Debtor entred his Name in the Office, in ſuch caſe the Plaintiff to have a double Dividend allotted to his Debt; for it was the fault of the Debtor to let Execution come upon his Goods before he ſought for Protection; but this not to be allow'd upon Judgment confeſs'd.

If the Sheriff be in Poſſeſſion by *fieri facias* for Debt immediately due to the King, the Officer however ſhall quit his Poſſeſſion to the Commiſſioners, and they ſhall ſee the King's Debt fully ſatisfied, before any Diviſion be made to the Creditors.

The Officers in this caſe to take no Fee from the Bankrupt, nor to uſe any indecent

indecent or uncivil Behaviour to the Family (which is a moſt notorious Abuſe now permitted to the Sheriffs Officers), whoſe Fees I have known, on ſmall Executions, *on pretence of Civility*, amount to as much as the Debt, and yet behave themſelves with unſufferable Inſolence all the while.

This Officer being in Poſſeſſion, the Goods may be remov'd, or not remov'd, the Shop ſhut up, or not ſhut up, as the Bankrupt upon his Reaſons given to the Commiſſioners may deſire.

The Inventory being taken, the Bankrupt ſhall have Fourteen Days time, and more if deſir'd, upon ſhowing good Reaſons to the Commiſſioners, to ſettle his Books, and draw up his Accounts; and then ſhall deliver up all his Books, together with a full and true Account of his whole Eſtate,

Real and Perſonal; to which Account he ſhall make Oath, and afterwards to any particular of it, if the Commiſſioners require.

After this Account given in, the Commiſſioners ſhall have Power to examine upon Oath all his Servants, or any other Perſon; and if it appears that he has conceal'd any thing, in breach of his Oath, to Puniſh him, as is hereafter ſpecified.

Upon a fair and juſt Surrender of all his Eſtate and Effects, *bona fide*, according to the true Intent and Meaning of the Act, the Commiſſioners ſhall return to him in Money, or ſuch of his Goods as he ſhall chuſe, at a value by a juſt Appraiſement, 5 *l. per Cent.* of all the Eſtate he ſurrender'd to him, together with a full and free Diſcharge from all his Creditors.

The Remainder of the Eſtate of the Debtor to be fairly and equally divided among

among the Creditors, who are to apply themselves to the Commissioners. The Commissioners to make a necessary Enquiry into the Nature and Circumstances of the Debts demanded, that no pretended Debt be claim'd for the private Account of the Debtor: In order to which Enquiry, they shall administer the following Oath to the Creditor, for the Proof of the Debt.

I A. B. do solemnly swear and attest, That the Account hereto annex'd is true and right, and every Article therein rightly and truly stated and charg'd in the Names of the Persons to whom they belong: And that there is no Person or Name nam'd, conceal'd, or alter'd in the said Account by me, or by my Knowledge, Order, or Consent: And that the said does really and bona fide owe and stand indebted to me for my own proper account, the full Sum of mention'd in the said Account, and that for a fair and just

Value made good to him, as by the ſaid Account expreſs'd; and alſo that I have not made or known of any Private Contract, Promiſe, or Agreement between him the ſaid (or any body for him) and me, or any Perſon whatſoever.

So help me God.

Upon this Oath, and no Circumſtances to render the Perſon ſuſpected, the Creditor ſhall have an unqueſtion'd Right to his Dividend, which ſhall be made without the Delays and Charges that attend the Commiſſions of Bankrupts. For,

(1.) The Goods of the Debtor ſhall upon the firſt meeting of the Creditors, be either ſold in Parcels, as they ſhall agree, or divided among them in due proportion to their Debts.

(2.) What Debts are ſtanding out, the Debtors ſhall receive Summons's from the Commiſſioners, to pay by a certain

certain time limited; and in the mean time the Secretary is to tranſmit Accounts to the Perſons owing it, appointing them a reaſonable time to conſent or diſprove the Account.

And every Six Months a juſt Dividend ſhall be made among the Creditors of the Money receiv'd: And ſo if the Effects lye abroad, Authentick Procurations ſhall be ſign'd by the Bankrupt to the Commiſſioners, who thereupon correſpond with the Perſons abroad, in whoſe hands ſuch Effects are, who are to remit the ſame as the Commiſſioners order; the Dividend to be made, as before, every Six Months, or oftner, if the Court ſee cauſe.

If any man thinks the Bankrupt has ſo much favour by theſe Articles, that thoſe who can diſpenſe with an Oath have an opportunity to cheat their Creditors, and that hereby too much

much Encouragement is given to men to turn Bankrupt; let them conſider the Eaſineſs of the Diſcovery, the Difficulty of a Concealment, and the Penalty on the Offender.

(1.) I would have a Reward of 30 *per Cent.* be provided to be paid to any perſon who ſhould make diſcovery of any part of the Bankrupt's Eſtate conceal'd by him; which would make Diſcoveries eaſy and frequent.

(2.) Any perſon who ſhould claim any Debt among the Creditors, for the account of the Bankrupt, or his Wife or Children, or with deſign to relieve them out of it, other or more than is, *bona fide*, due to him for Value receiv'd and to be made out; or any perſon who ſhall receive in Truſt, or by Deed of Gift, any part of the Goods or other Eſtate of the Bankrupt, with deſign to preſerve them for the uſe of the ſaid Bankrupt, or his Wife

Wife or Children, or with design to conceal them from the Creditors, shall forfeit for every such Act 500 *l.* and have his Name publish'd as a Cheat, and a Person not fit to be credited by any man. This would make it very difficult for the Bankrupt to conceal any thing.

(3.) The Bankrupt having given his Name, and put the Officer into Possession, shall not remove out of the House any of his Books; but during the Fourteen days time which he shall have to settle the Accounts, shall every night deliver the Books into the hands of the Officer; and the Commissioners shall have liberty, if they please, to take the Books the first day, and cause Duplicates to be made, and then to give them back to the Bankrupt to settle the Accounts.

(4.) If it shall appear that the Bankrupt has given in a false Account, has

has conceal'd any part of his Goods or Debts, in breach of his Oath, he ſhall be ſet in the Pillory at his own door, and be impriſon'd during Life, without Bail.

(5.) To prevent the Bankrupt concealing any Debts abroad, it ſhould be enacted, That the Name of the Bankrupt being entred at the Office, where every man might ſearch *gratis*, ſhould be Publication enough; and that after ſuch Entry, no Diſcharge from the Bankrupt ſhou'd be allow'd in Account to any man, but whoever wou'd adventure to pay any Money to the ſaid Bankrupt or his Order, ſhou'd be ſtill Debtor to the Eſtate, and pay it again to the Commiſſioners.

And whereas Wiſer Heads than mine muſt be employ'd to compoſe this Law, if ever it be made, they will have time to conſider of more ways

ways to ſecure the Eſtate for the Creditors, and, if poſſible, to tye the hands of the Bankrupt yet faſter.

This Law, if ever ſuch a Happineſs ſhou'd ariſe to this Kingdom, would be a preſent Remedy for a multitude of Evils which now we feel, and which are a ſenſible detriment to the Trade of this Nation.

(1.) With ſubmiſſion, I queſtion not but it wou'd prevent a great number of Bankrupts, which now fall by divers Cauſes: For,

1. It wou'd effectually remove all crafty deſign'd Breakings, by which many Honeſt Men are ruin'd. And
2. Of courſe 'twou'd prevent the Fall of thoſe Tradeſmen who are forc'd to break by the Knavery of ſuch.

(2.) It wou'd effectually ſuppreſs all thoſe Sanctuaries and Refuges of Thieves, the *Mint*, *Friars*, *Savoy*, *Rules*,

Rules, and the like; and that theſe two ways;

1. Honeſt Men wou'd have no need of it; here being a more Safe, Eaſy, and more Honourable Way to get out of Trouble.

2. Knaves ſhou'd have no Protection from thoſe Places, and the Act be fortified againſt thoſe Places by the following Clauſes, which I have on purpoſe reſerv'd to this Head.

Since the Proviſion this Court of Enquiries makes for the eaſe and deliverance of every Debtor who is honeſt, is ſo conſiderable, 'tis moſt certain that no man, but he who has a deſign to Cheat his Creditors, will refuſe to accept of the Favour; and therefore it ſhou'd be Enacted,

That if any man who is a Tradeſman or Merchant ſhall break or fail, or ſhut up Shop, or leave off Trade, and ſhall not either pay or ſecure to his

his Creditors their full and whole Debts, Twenty Shillings in the Pound, without Abatement or Deduction; or ſhall convey away their Books or Goods, in order to bring their Creditors to any Compoſition; or ſhall not apply to this Office as aforeſaid, ſhall be guilty of Felony, and upon Conviction of the ſame, ſhall ſuffer as a Felon, without Benefit of Clergy.

And if any ſuch perſon ſhall take Sanctuary either in the *Mint*, *Friars*, or other pretended Priviledge-Place, or ſhall convey thither any of their Goods as aforeſaid, to ſecure them from their Creditors, upon Complaint thereof made to any of His Majeſty's Juſtices of the Peace, they ſhall immediately grant Warrants to the Conſtable, *&c.* to ſearch for the ſaid Perſons and Goods, who ſhall be aided and aſſiſted by the Train'd-Bands, if need be, without any Charge to the Creditors,

tors, to ſearch for and diſcover the ſaid Perſons and Goods; and whoever were aiding in the carrying in the ſaid Goods, or whoever knowingly receiv'd either the Goods or the Perſon, ſhou'd be alſo guilty of Felony.

For as the Indigent Debtor is a branch of the Commonwealth, which deſerves its Care, ſo the wilful Bankrupt is one of the *worſt ſort of Thieves.* And it ſeems a little unequal, that a poor Fellow, who for mere Want ſteals from his Neighbour ſome Trifle, ſhall be ſent out of the Kingdom, *and ſometimes out of the World*; while a ſort of people who defye Juſtice, and violently reſiſt the Law, ſhall be ſuffer'd to carry mens Eſtates away before their faces, and no Officers to be found who dare execute the Law upon them.

Any man wou'd be concern'd to hear with what Scandal and Reproach

Fo-

Foreigners do ſpeak of the Impotence of our Conſtitution in this Point: That in a Civiliz'd Government, as ours is, the ſtrangeſt Contempt of Authority is ſhown, that can be inſtanc'd in the world.

I may be a little the warmer on this Head, on account that I have been a larger Sufferer by ſuch means than ordinary: But I appeal to all the world as to the Equity of the Caſe; What the difference is between having my Houſe broken up in the Night to be robb'd, and a man coming in good Credit, and with a Proffer of Ready Money in the middle of the Day, and buying 500 *l.* of Goods, and carry them directly from my Warehouſe into the *Mint*, and the next day laugh at me, and bid me defiance; yet this I have ſeen done: I think 'tis the juſteſt thing in the world, that the laſt ſhou'd be

eſteem'd the greater Thief, and deſerves moſt to be hang'd.

I have ſeen a Creditor come with his Wife and Children, and beg of the Debtor only to let him have part of his own Goods again, which he had bought, knowing and deſigning to break: I have ſeen him with Tears and Intreaties petition for his own, or but ſome of it, and be taunted and ſwore at, and denied by a ſawcy inſolent Bankrupt: That the poor man has been wholly ruin'd by the Cheat. 'Tis by the Villany of ſuch, many an Honeſt man is undone, Families ſtarv'd and ſent a begging, and yet no Puniſhment preſcrib'd by our Laws for it.

By the aforeſaid *Commiſſion of Enquiry*, all this might be moſt effectually prevented, an Honeſt, Indigent Tradeſman preſerv'd, Knavery detected, and puniſh'd; *Mints*, *Friars*,

Friars, and Privilege-Places ſuppreſs'd, and without doubt a great number of Inſolencies avoided and prevented; of which many more Particulars might be inſiſted upon, but I think theſe may be ſufficient to lead any body into the Thought; and for the Method, I leave it to the wiſe Heads of the Nation, who know better than I how to ſtate the Law to the Circumſtances of the Crime.

Of ACADEMIES.

WE have in *England* fewer of theſe than in any part of the World, at leaſt where Learning is in ſo much eſteem. But to make amends, the two great Seminaries we have, are without compariſon the *Greateſt*, I won't ſay the *Beſt* in the World; and

tho' much might be ſaid here concerning Univerſities in general, and Foreign Academies in particular, I content my ſelf with noting that part in which we ſeem defective. The *French*, who juſtly value themſelves upon erecting the moſt Celebrated Academy of *Europe*, owe the Luſtre of it very much to the great Encouragement the Kings of *France* have given to it. And one of the Members making a Speech at his Entrance, tells you, *That 'tis not the leaſt of the Glories of their Invincible Monarch, to have engroſs'd all the Learning of the World in that Sublime Body.*

The peculiar Study of the Academy of *Paris*, has been to Refine and Correct their own Language; which they have done to that happy degree, that we ſee it now ſpoken in all the Courts of *Chriſtendom*, as the Language allow'd to be moſt univerſal.

I had

I had the Honour once to be a Member of a ſmall Society, who ſeem'd to offer at this Noble Deſign in *England.* But the Greatneſs of the Work, and the Modeſty of the Gentlemen concern'd, prevail'd with them to deſiſt an Enterprize which appear'd too great for Private Hands to undertake. We want indeed a *Richlieu* to commence ſuch a Work: For I am perſuaded, were there ſuch a *Genius* in our Kingdom to lead the way, there wou'd not want Capacities who cou'd carry on the Work to a Glory equal to all that has gone before them. The *Engliſh* Tongue is a Subject not at all leſs worthy the Labour of ſuch a Society than the *French*, and capable of a much greater Perfection. The Learned among the *French* will own, That the Comprehenſiveneſs of Expreſſion is a Glory in which the *Engliſh* Tongue not only Equals but Ex-

cels its Neighbours; *Rapin*, St. *Evremont*, and the moſt Eminent *French* Authors have acknowledg'd it: And my Lord *Roſcommon*, who is allow'd to be a good Judge of *Engliſh*, becauſe he wrote it as exactly as any ever did, expreſſes what I mean, in theſe Lines;

" *For who did ever in* French *Authors ſee*
" *The Comprehenſive* Engliſh *Energy?*
" *The weighty* Bullion *of one* Sterling *Line,*
" *Drawn to* French Wire *wou'd through whole Pages ſhine.*

" And if our Neighbours will yield
" us, as their greateſt Critick has done,
" the Preference for Sublimity and No-
" bleneſs of Stile, we will willingly quit
" all Pretenſions to their Inſignificant
" Gaiety.

'Tis great pity that a Subject ſo Noble ſhou'd not have ſome as Noble to at-

attempt it: And for a Method, what greater can be ſet before us, than the Academy of *Paris*? Which, to give the *French* their due, ſtands foremoſt among all the Great Attempts in the Learned Part of the World.

The preſent King of *England*, of whom we have ſeen the whole World writing *Panegyricks* and *Encomiums*, and whom his Enemies, when their Intereſt does not ſilence them, are apt to ſay more of than our ſelves; as in the War he has given ſurprizing Inſtances of a Greatneſs of Spirit more than common; ſo in Peace, I dare ſay, with Submiſſion, he ſhall never have an Opportunity to illuſtrate his Memory more, than by ſuch a Foundation: By which he ſhall have Opportunity to darken the Glory of the *French* King in Peace, as he has by his daring Attempts in the War.

Nothing but Pride loves to be flatter'd, and that only as 'tis a Vice which blinds us to our own Imperfections. I think Princes as particularly unhappy in having their Good Actions magnify'd, as their Evil Actions cover'd: But King *William*, who has already won Praiſe by the Steps of dangerous Virtue, ſeems reſerv'd for ſome Actions which are above the Touch of Flattery, whoſe Praiſe is in themſelves.

And ſuch wou'd this be: And becauſe I am ſpeaking of a Work which ſeems to be proper only for the Hand of the King himſelf, I ſhall not preſume to carry on this Chapter to the Model, as I have done in other Subjects. Only thus far;

That a Soceiety be erected by the King himſelf, *if his Majeſty thought fit*, and compoſed of none but Perſons of the firſt Figure in Learning; and 'twere to be wiſh'd our Gentry.

were

were ſo much Lovers of Learning, that Birth might always be join'd with Capacity.

The Work of this Society ſhou'd be to encourage Polite Learning, to poliſh and refine the *Engliſh* Tongue, and advance the ſo much neglected Faculty of Correct Language, to eſtabliſh Purity and Propriety of Stile, and to purge it from all the Irregular Additions that Ignorance and Affectation have introduc'd; and all thoſe Innovations in Speech, if I may call them ſuch, which ſome Dogmatic Writers have the Confidence to foſter upon their Native Language, as if their Authority were ſufficient to make their own Fancy legitimate.

By ſuch a Society I dare ſay the true Glory of our *Engliſh* Stile wou'd appear; and among all the Learned

Part

Part of the World, be eſteem'd, as it really is, the Nobleſt and moſt Comprehenſive of all the Vulgar Languages in the World.

Into this Society ſhould be admitted none but Perſons Eminent for Learning, and yet none, or but very few, whoſe Buſineſs or Trade was Learning: For I may be allow'd, I ſuppoſe, to ſay, We have ſeen many great Scholars, meer Learned Men, and Graduates in the laſt Degree of Study, whoſe *Engliſh* has been far from Polite, full of Stiffneſs and Affectation, hard Words, and long unuſual Coupling of *Syllables* and Sentences, which ſound harſh and untuneable to the Ear, and ſhock the Reader both in Expreſſion and Underſtanding.

In ſhort, There ſhould be room in this Society for neither *Clergyman*, *Phyſician*, or *Lawyer*. Not that I wou'd put an Affront upon the Learning of any

any of thoſe Honourable Employments, much leſs upon their Perſons: But if I do think that their ſeveral Profeſſions do naturally and ſeverally preſcribe Habits of Speech to them peculiar to their Practice, and prejudicial to the Study I ſpeak of, I believe I do them no wrong. Nor do I deny but there may be, and now are among ſome of all thoſe Profeſſions, Men of Stile and Language, great Maſters of *Engliſh*, whom few men will undertake to Correct; and where ſuch do at any time appear, their extraordinary Merit ſhou'd find them a Place in this Society; but it ſhou'd be rare, and upon very extraordinary Occaſions, that ſuch be admitted.

I wou'd therefore have this Society wholly compos'd of Gentlemen; whereof Twelve to be of the Nobility, if poſſible, and Twelve Private Gentlemen, and a Claſs of Twelve

to

to be left open for meer Merit, let it be found in who or what ſort it would, which ſhould lye as the Crown of their Study, who have done ſomething eminent to deſerve it. The Voice of this Society ſhould be ſufficient Authority for the Uſage of Words, and ſufficient alſo to expoſe the Innovations of other mens Fancies; they ſhou'd preſide with a Sort of Judicature over the Learning of the Age, and have liberty to Correct and Cenſure the Exorbitance of Writers, eſpecially of Tranſlators. The Reputation of this Society wou'd be enough to make them the allow'd Judges of Stile and Language; and no Author wou'd have the Impudence to Coin without their Authority. *Cuſtom*, which is now our beſt Authority for Words, wou'd always have its Original here, and not be allow'd without it. There ſhou'd be no more occaſion

occaſion to ſearch for Derivations and Conſtructions, and 'twou'd be as Criminal then to *Coin Words, as Money.*

The Exerciſes of this Society wou'd be Lectures on the *Engliſh* Tongue, Eſſays on the Nature, Original, Uſage, Authorities and Differences of Words, on the Propriety, Purity, and *Cadence of Stile*, and of the Politeneſs and *Manner* in Writing; Reflections upon Irregular Uſages, and Corrections of Erroneous Cuſtoms in Words; and in ſhort, every thing that wou'd appear neceſſary to the bringing our *Engliſh* Tongue to a due Perfection, and our Gentlemen to a Capacity of Writing like themſelves; to baniſh Pride and Pedantry, and ſilence the Impudence and Impertinence of Young Authors, whoſe Ambition is to be known, tho' it be by their Folly.

I ask

I ask leave here for a Thought or two about that Inundation Cuſtom has made upon our Language and Diſcourſe by *Familiar Swearing*; and I place it here, becauſe Cuſtom has ſo far prevail'd in this fooliſh Vice, that a man's Diſcourſe is hardly agreeable without it; and ſome have taken upon them to ſay, *It is pity it ſhou'd not be lawful, 'tis ſuch a Grace in a man's Speech, and adds ſo much Vigour to his Language.*

I deſire to be underſtood right, and that by Swearing I mean all thoſe Curſory Oaths, Curſes, Execrations, Imprecations, Aſſeverations, and by whatſoever other Names they are diſtinguiſh'd, which are us'd in Vehemence of Diſcourſe, in the Mouths almoſt of all men more or leſs, of what ſort ſoever.

I am not about to argue any thing of their being ſinful and unlawful, as forbid

forbid by Divine Rules; *let the Parſon alone to tell you that*, who has, no queſtion, ſaid as much to as little purpoſe in this Caſe as in any other: But I am of the opinion, that there is nothing ſo Impertinent, ſo Inſignificant, ſo Senſleſs and Fooliſh, as our vulgar way of Diſcourſe, when mix'd with Oaths and Curſes; and I wou'd only recommend a little Conſideration to our Gentlemen, who have Senſe and Wit enough, and wou'd be aſham'd to ſpeak Nonſenſe in other things, but value themſelves upon their Parts; I wou'd but ask them to put into Writing the Common-Places of their Diſcourſe, and read them over again, and examine the *Engliſh*, the *Cadence*, the *Grammar* of them; then let them turn them into *Latin*, or tranſlate them into any other Language, and but ſee what a *Jargon* and Confuſion of Speech they make together.

Swear-

Swearing, that Lewdneſs of the Tongue, that Scum and Excrement of the Mouth, is of all Vices the moſt fooliſh and ſenſleſs; it makes a man's Converſation *unpleaſant*, his Diſcourſe *fruitleſs*, and his Language *Nonſenſe*.

It makes Converſation unpleaſant, at leaſt to thoſe who do not uſe the ſame fooliſh way of Diſcourſe; and indeed, is an Affront to all the Company who ſwear not as he does; for if I ſwear and Curſe in Company, I either preſume all the Company likes it, or affront them who do not.

Then 'tis *fruitleſs*; for no man is believ'd a jot the more for all the Aſſeverations, *Damnings* and Swearings he makes: Thoſe who are us'd to it themſelves, do not believe a man the more, becauſe they know they are ſo cuſtomary, that they ſignify little to bind a man's Intention;

on; and they who practiſe them not, have ſo mean an opinion of thoſe that do, as makes them think they deſerve no belief.

Then, they are the Spoilers and Deſtroyers of a man's Diſcourſe, and turn it into perfect *Nonſenſe*; and to make it out, I muſt deſcend a little to Particulars, and deſire the Reader a little to foul his Mouth with the Bruitiſh, Sordid, Senſleſs Expreſſions, which ſome Gentlemen call Polite *Engliſh*, and ſpeaking with a Grace.

Some part of them indeed, tho' they are fooliſh enough, as Effects of a mad, inconſiderate Rage, are yet *Engliſh*; as when a man ſwears he will do this or that, and it may be adds, *God damn him he will*; that is, *God damn him if he don't*: This, tho' it be horrid in another ſenſe, yet may

be read in writing, and is *English*: But what Language is this?

Jack, *God damn me* Jack, *How do'st do, thou little dear Son of a Whore? How hast thou done this long time, by God?* ----And then they kiss; and the t'other, as lewd as himself, goes on;

Dear Tom, *I am glad to see thee with all my heart, let me dye. Come, let us go take a Bottle, we must not part so; prithee let's go and be drunk by God.*----

This is some of our new florid Language, and the Graces and Delicacies of Stile, which if it were put into *Latin*, I wou'd fain know which is the principal Verb.

But for a little further remembrance of this Impertinence, go among the Gamesters, and there nothing is more frequent than, *God damn the Dice*, or *God damn the Bowls.*

Among

Among the Sportſmen 'tis, *God damn the Hounds*, when they are at a Fault; or *God damn the Horſe*, if he bau'ks a Leap: They call men *Sons of Bitches*, and *Dogs*, *Sons of Whores*: And innumerable Inſtances may be given of the like Gallantry of Language, grown now ſo much a *Cuſtom*.

'Tis true, Cuſtom is allow'd to be our beſt Authority for Words, and 'tis fit it ſhould be ſo; but Reaſon muſt be the Judge of Senſe in Language, and Cuſtom can never prevail over it. *Words*, indeed, like Ceremonies in Religion, may be ſubmitted to the Magiſtrate; but *Senſe*, like the Eſſentials, is poſitive, unalterable, and cannot be ſubmitted to any Juriſdiction; 'tis a Law to it ſelf, 'tis ever the ſame, even an Act of Parliament cannot alter it.

Words, and even Uſages in Stile, may be alter'd by Cuſtom, and Proprieties in Speech differ according to the ſeveral Dialects of the Countrey, and according to the different manner in which ſeveral Languages do ſeverally expreſs themſelves.

But there is a direct Signification of Words, or a *Cadence in Expreſſion*, which we call ſpeaking *Senſe*; this, like Truth, is fullen and the ſame, ever was and will be ſo, in what manner, and in what Language ſoever 'tis expreſs'd. *Words* without it, are only Noiſe, which any Brute can make as well as we, and Birds much better; for *Words* without *Senſe* make but dull Muſick. Thus a man may ſpeak in *Words*, but perfectly unintelligible as to *Meaning*; he may *talk* a great deal, but *ſay* nothing. But 'tis the proper Poſition of *Words*, adapted to their Significations, which makes them intelligible,

telligible, and conveys the Meaning of the Speaker to the Underſtanding of the Hearer; the contrary to which we call *Nonſenſe*; and there is a ſuperfluous crowding in of inſignificant Words, more than are needful to expreſs the thing intended, and this is *Impertinence*; and that again carry'd to an extreme, is *ridiculous*.

Thus when our Diſcourſe is interlin'd with needleſs Oaths, Curſes, and long *Parentheſes* of Imprecations, and with ſome of very indirect ſignification, they become very *Impertinent*; and theſe being run to the extravagant degree inſtanc'd in before, become perfectly *ridiculous* and *Nonſenſe*; and without forming it into an Argument, it appears to be *Nonſenſe* by the Contradictorineſs; and it appears *Impertinent*, by the Inſignificancy of the Expreſſion.

After all, how little it becomes a Gentleman to debauch his Mouth with Foul Language, I refer to themſelves in a few Particulars.

This Vicious Cuſtom has prevail'd upon Good Manners too far; but yet there are ſome degrees to which it is not yet arriv'd.

As firſt, The worſt Slaves to this Folly will neither teach it *to*, nor approve of it *in* their Children: Some of the moſt careleſs will indeed negatively teach it, by not reproving them for it; but ſure no man ever order'd his Children to be taught to curſe or ſwear.

2. The Grace of Swearing has not obtain'd to be a Mode yet among the Women; *God damn ye*, does not ſit well upon a Female Tongue; it ſeems to be a Maſculine Vice, which the Women are not arriv'd to yet; and I wou'd only deſire thoſe Gentlemen who practice it themſelves, to hear a Woman ſwear:

ſwear: It has no Muſick at all there, I am ſure; and juſt as little does it become any Gentleman, if he wou'd ſuffer himſelf to be judg'd by all the Laws of Senſe or Good Manners in the world.

'Tis a ſenſleſs, fooliſh, ridiculous Practice; 'tis a Mean to no manner of End; 'tis Words ſpoken which ſignify nothing; 'tis Folly acted for the ſake of Folly, which is a thing even the Devil himſelf don't practice: The Devil does evil, we ſay, but it is for ſome deſign, either to ſeduce others, or, as ſome Divines ſay, from a Principle of Enmity to his Maker: Men Steal for Gain, and Murther to gratify their Avarice or Revenge; Whoredoms and Raviſhments, Adulteries and Sodomy, are committed to pleaſe a vicious Appetite, and have always alluring Objects; and generally all Vices have ſome previous Cauſe, and

ſome viſible Tendency; but this, of all Vicious Practices, ſeems the moſt Nonſenſical and Ridiculous; there is neither Pleaſure nor Profit; no Deſign purſued, no Luſt gratified, but is a mere Frenzy of the Tongue, a Vomit of the Brain, which works by putting a Contrary upon the Courſe of Nature.

Again, other Vices men find ſome Reaſon or other to give for, or Excuſes to palliate; men plead Want, to extenuate Theft; and ſtrong Provocations, to excuſe Murthers; *and many a lame Excuſe they will bring for Whoring*; but this ſordid Habit, even thoſe that practiſe it will own to be a Crime, and make no Excuſe for it; and the moſt I cou'd ever hear a man ſay for it, was, That *he cou'd not help it.*

Beſides, as 'tis an inexcuſable Impertinence, ſo 'tis a Breach upon Good Manners and Converſation, for a man

to

to impoſe the Clamour of his Oaths upon the Company he converſes with; if there be any one perſon in the Company that does not approve the way, 'tis an impoſing upon him with a freedom beyond Civility; as if a man ſhou'd *Fart* before a Juſtice, or *talk Bawdy* before the Queen, or the like.

To ſuppreſs this, Laws, Acts of Parliaments, and Proclamations, are Bawbles and Banters, the Laughter of the Lewd Party, and never had, as I cou'd perceive, any Influence upon the Practice; nor are any of our Magiſtrates fond or forward of putting them in execution.

It muſt be Example, not Penalties, muſt ſink this Crime; and if the Gentlemen of *England* wou'd once drop it as a Mode, the Vice is ſo fooliſh and ridiculous in it ſelf, 'twou'd ſoon grow odious and out of faſhion.

This

This Work ſuch an Academy might begin; and I believe nothing wou'd ſo ſoon explode the Practice, as the Publick Diſcouragement of it by ſuch a Society. Where all our Cuſtoms and Habits both in Speech and Behaviour, ſhou'd receive an Authority. All the Diſputes about Precedency of Wit, with the Manners, Cuſtoms, and Uſages of the Theatre wou'd be decided here; Plays ſhou'd paſs here before they were Acted, and the Criticks might give their Cenſures, and damn at their pleaſure; nothing wou'd ever dye which once receiv'd Life at this Original: The Two Theatres might end their Jangle, and diſpute for Priority no more; Wit and Real Worth ſhou'd decide the Controverſy, and here ſhou'd be the *Infallible Judge.*

The

The Strife wou'd then be only to do well,
And he alone be crown'd who did excell.
Ye call'd them Whigs, *who from the Church withdrew,*
But now we have our Stage-Diſſenters *too;*
Who ſcruple Ceremonies *of Pit and Box,*
And very few are Sound and Orthodox:
But love Diſorder ſo, and are ſo nice,
They hate Conformity, *tho' 'tis in Vice.*
Some are for Patent-Hierarchy; *and ſome,*
Like the old Gauls, *ſeek out for Elbow-room;*
Their Arbitrary Governors diſown,
And build a Conventicle-Stage *o' their own.*
Phanatick Beaus *make up the gaudy Show,*
And Wit alone appears Incognito.
Wit and Religion ſuffer equal Fate;
Neglect of both attends the warm Debate.
For while the Parties ſtrive and counter-mine,
Wit will as well as Piety decline.

Next

Next to this, which I eſteem as the moſt Noble and moſt Uſeful Propoſal in this Book, I proceed to Academies for Military Studies; and becauſe I deſign rather to expreſs my meaning, than make a large Book, I bring them all into one Chapter.

I allow the War is the beſt Academy in the World, where men ſtudy by Neceſſity, and practiſe by Force, and both to ſome purpoſe, with Duty in the Action, and a Reward in the End; and 'tis evident to any man who knows the World, or has made any Obſervations on things, what an Improvement the *Engliſh* Nation has made, during this Seven Years War.

But ſhould you ask how dear it firſt coſt, and what a condition *England* was in for a War at firſt on this account; how almoſt all our Engineers and Great Officers were Foreigners, it may

may put us in mind how neceſſary it is to have our people ſo practis'd in the Arts of War, that they may not be Novices when they come to the Experiment.

I have heard ſome, who were no great Friends to the Government, take advantage to reflect upon the King in the beginning of his Wars in *Ireland*, That he did not care to truſt the *Engliſh*, but all his Great Officers, his Generals, and Engineers were Foreigners. And tho' the Caſe was ſo plain as to need no Anſwer, and the Perſons ſuch as deſerv'd none, yet this muſt be obſerv'd, tho' twas very ſtrange, That when the preſent King took Poſſeſſion of this Kingdom, and ſeeing himſelf entring upon the bloodieſt War this Age has known, began to regulate his Army, he found but very few among the whole Martial Part of the Nation fit to make uſe of for General Officers; and

was

was forced to employ Strangers, and make them *Engliſhmen*; as the Counts *Schomberg*, *Ginkel*, *Solms*, *Ruvigny*, and others: And yet it is to be obſerv'd alſo, that all the Encouragement imaginable was given to the *Engliſh* Gentlemen, to qualify themſelves, by giving no leſs than Sixteen Regiments to Gentlemen of Good Families, who had never been in any Service, and knew but very little how to command them: Of theſe ſeveral are now in the Army, and have the Rewards ſuitable to their Merit, being Major-Generals, Brigadeers, and the like.

If then a long Peace had ſo reduc'd us to a degree of Ignorance that might have been dangerous to us, had we not a King, who is always follow'd by the greateſt Maſters in the World, Who knows what Peace and different Governors may bring us to again?

The

The manner of making War differs perhaps as much as any thing in the world; and if we look no further back than our Civil Wars; 'tis plain a General *then* wou'd hardly be fit to be a Collonel now, saving his Capacity of Improvement. The Defensive Art always follows the Offensive; and tho' the latter has extremely got the start of the former in this Age, yet the other is mightily improving also.

We saw in *England* a bloody Civil War, where, according to the old Temper of the *English*, fighting was the Business. To have an Army lying in such a Post, as not to be able to come at them, was a thing never heard of in that War; even the weakest Party would always come out and fight; *Dunbar* Fight, for instance; and they that were beaten to day, would fight again to morrow, and seek one another out with such Eagerness,

neſs, as if they had been in haſte to have their Brains knock'd out. Encampments, Intrenchments, Batteries, Counter-marchings, fortifying of Camps, and Cannonadings, were ſtrange, and almoſt unknown things, and whole Campaigns were paſt over, and hardly any Tents made uſe of. Battels, Surprizes, Storming of Towns, Skirmiſhes, Sieges, Ambuſcades, and Beating up Quarters, was the News of every day. Now 'tis frequent to have Armies of Fifty thouſand men of a ſide ſtand at Bay within view of one another, and ſpend a whole Campaign in Dodging, or as 'tis genteely call'd, *Obſerving one another*, and then march off into Winter-Quarters. The difference is in the Maxims of War, which now differ as much from what they were formerly, as Long Perukes do from Piqued Beards; or as the Habits of the People do now, from what

they

they then wore. The present Maxims of the War are;

Never Fight without a manifest Advantage.

And always Encamp so as not to be forc'd to it.

And if two opposite Generals nicely observe both these Rules, it is impossible they shou'd ever come to fight.

I grant that this way of making War spends generally more Money and less Blood than former Wars did; but then it spins Wars out to a greater Length; and I almost question whether if this had been the way of Fighting of old, our Civil War had not lasted till this day. Their Maxim was,

Wherever you meet your Enemy, fight him.

But the Case is quite different now; and I think 'tis plain in the present War, that 'tis not he who has the longest Sword, so much as he who has the *longest Purse*, will hold the War out best. *Europe* is all engag'd in the War, and the Men will never be exhausted while either Party can find Money; but he who finds himself poorest, must give out first; and this is evident in the *French* King, who now inclines to Peace, and owns it, while at the same time his Armies are numerous and whole; but the Sinews fail, he finds his Exchequer fail, his Kingdom drain'd, and Money hard to come at: Not that I believe half the Reports we have had of the Misery and Poverty of the *French* are true; but 'tis manifest the King of *France* finds, whatever his Armies may do, his Money won't hold out so long as the *Confederates*; and therefore he uses all

all the means poſſible to procure a Peace, while he may do it with the moſt advantage.

There is no queſtion but the *French* may hold the War out ſeveral Years longer; but their King is too wiſe to let things run to extremity; he will rather condeſcend to Peace upon hard terms now, than ſtay longer, if he finds himſelf in danger to be forc'd to worſe.

This being the only Digreſſion I deſign to be guilty of, I hope I ſhall be excus'd it.

The Sum of all is this, That ſince 'tis ſo neceſſary to be in a condition for War in a time of Peace, our People ſhou'd be inur'd to it. 'Tis ſtrange that every thing ſhou'd be ready but the Soldier: Ships are ready, and our Trade keeps the Seamen always

taught, and breeds up more; but Soldiers, Horſemen, Engineers, Gunners, and the like, muſt be bred and taught; men are not born with Muskets on their Shoulders, nor Fortifications in their Heads; 'tis not natural to ſhoot Bombs, and undermine Towns: For which purpoſe I propoſe,

A Royal Academy for Military Exerciſes.

The Founder the King himſelf; the Charge to be paid by the Publick, and ſettled by a Revenue from the Crown, to be paid Yearly.

I propoſe this to conſiſt of Four Parts.

(1.) A Colledge for breeding up of Artiſts in the uſeful Practice of all Military Exerciſes; the Scholars to be taken in Young, and be maintain'd, and

and afterwards under the King's Care for Preferment, as their Merit and His Majeſty's Favour ſhall recommend them; from whence His Majeſty wou'd at all times be furniſh'd with able Engineers, Gunners, Fire-maſters, Bombardiers, Miners, and the like.

The Second College for Voluntary Students in the ſame Exerciſes; who ſhou'd all upon certain limited Conditions be entertain'd, and have all the advantages of the Lectures, Experiments, and Learning of the College, and be alſo capable of ſeveral Titles, Profits, and Settlements in the ſaid College, anſwerable to the Fellows in the Univerſities.

The Third College for Temporary Study, into which any Perſon who is a Gentleman, and an *Engliſhman*, entring his Name, and conforming to the Orders of the Houſe, ſhall be entertain'd like a Gen-

tleman for one whole Year *gratis*, and taught by Maſters appointed out of the Second College.

The Fourth College, of Schools only, where all Perſons whatſoever for a ſmall Allowance ſhall be taught and entred in all the particular Exerciſes they deſire; and this to be ſuppli'd by the Proficients of the firſt College.

I cou'd lay out the Dimenſions, and neceſſary Incidents of all this Work; but ſince the Method of ſuch a Foundation is eaſy and regular from the Model of other Colleges, I ſhall only ſtate the Oeconomy of the Houſe.

The Building muſt be very Large, and ſhou'd rather be Stately and Magnificent in Figure, than Gay and Coſtly in Ornament: And I think ſuch a Houſe as *Chelſea-College*, only about four

four times as big, would answer it; and yet I believe might be finish'd for as little Charge as has been laid out in that *Palace-like Hospital.*

The First College should consist of,

One General.
Five Collonels.
Twenty Captains.

Being such as Graduates by Preferment, at first nam'd by the Founder; and after the first Settlement to be chosen out of the First or Second College; with Apartments in the College, and Salaries.

The General	300 l. per Ann.
The Collonels	100
The Captains	60

2000 *Scholars*; among whom shall be the following Degrees;

Governors	100.	*Allow'd*	10 l. *per An.*
Directors	200.		5.
Exempts	200.		5.
Proficients	500.		
Juniors	1000.		

The *General* to be nam'd by the Founder, out of the *Collonels*; the *Collonels* to be nam'd by the *General*, out of the *Captains*; the *Captains* out of the *Governors*; the *Governors* from the *Directors*, and the *Directors* from the *Exempts*, and so on.

The *Juniors* to be divided into Ten Schools; the Schools to be thus govern'd: Every School has

100 *Juniors*, in 10 *Classes*.
Every *Class* to have 2 *Directors*.

100 *Classes* of *Juniors*, is	1000
Each *Class* 2 *Directors*,	200
	1200

The *Proficients* to be divided into Five *Schools*:

Every *School* to have 10 *Classes* of 10 each.

Every *Class* 2 *Governors*.

50 *Classes* of *Proficients*, is	500
Each *Class* 2 *Governors*, is	100
	600

The *Exempts* to be Supernumerary, having a small Allowance, and maintain'd in the College till Preferment offer.

The Second College to consist of *Voluntary Students*, to be taken in after a cer-

a certain Degree of Learning, from among the *Proficients* of the Firſt, or from any other Schools, after ſuch and ſuch Limitations of Learning; who ſtudy at their own Charge, being allow'd certain Privileges; as,

Chambers Rent-free, on condition of Reſidence.
Commons gratis, *for certain fix'd terms.*
Preferment, on condition of a Term of Years Reſidence.
Uſe of Libraries, Inſtruments, and Lectures of the College.

This College ſhould have the following Preferments, with Salaries.

A Governor,	200	l. per Ann.
A Preſident,	100	
50 *College-Majors,*	50	
200 *Proficients,*	10	
500 *Voluntary Students*, without Allowance.		

The

The Third and Fourth Colleges, conſiſting only of Schools for Temporarary Study, may be thus;

The Third being for Gentlemen to learn the neceſſary Arts and Exerciſes, to qualify them for the Service of their Countrey, and entertaining them one whole year at the Publick Charge, may be ſuppos'd to have always One thouſand Perſons on its hands, and cannot have leſs than 100 *Teachers*; who I wou'd thus order;

Every Teacher ſhall continue at leaſt One year, but by allowance Two years at moſt; ſhall have 20 l. per Ann. *Extraordinary Allowance; ſhall be bound to give their conſtant Attendance, and ſhall have always* 5 *College-Majors of the Second College to ſuperviſe them, who ſhall command a Month, and then be ſucceeded by* 5 *others,*

others, and ſo on; 101. per Ann. *extraordinary to be paid them for their Attendance.*

The Gentlemen who practiſe, to be put to no manner of Charge, but to be oblig'd ſtrictly to the following Articles:

(1.) *To conſtant Reſidence, not to lye out of the Houſe without leave of the College-Major.*

(2.) *To perform all the College-Exerciſes, as appointed by the Maſters, without diſpute.*

(3.) *To ſubmit to the Orders of the Houſe.*

To quarrel, or give Ill Language, ſhou'd be a Crime to be puniſh'd by way of Fine only, the College-Major to be Judge, and the Offender be put into Cuſtody till he ask Pardon of the Perſon wrong'd; by which means every Gentleman who has been affronted, has ſufficient ſatisfaction.

But

But to Strike, Challenge, Draw, or fight, ſhou'd be more ſeverely puniſh'd; the Offender to be declar'd no Gentleman, his Name poſted up at the College-Gate, his Perſon expell'd the Houſe, and to be pump'd as *a Rake* if ever he is taken within the College-Walls.

The Teachers of this College to be choſen, one half out of the Exempts *of the Firſt College, and the other out of the* Proficients *of the ſecond.*

The Fourth College being only of Schools, will be neither Chargeable nor Troubleſome, but may conſiſt of as many as ſhall offer themſelves to be taught, and ſuppli'd with Teachers from the other Schools.

The Propoſal being of ſo large an Extent, muſt have a proportionable Settlement for its Maintenance; and the Benefit being to the whole Kingdom,

dom, the Charge will naturally lye upon the Publick, and cannot well be less, considering the Number of Persons to be maintain'd, than as follows;

First College.

		l. per An.
The General,		300
5 *Collonels at* 100 l. per Ann. *each,*		500
20 *Captains,*	*at* 60.	1200
100 *Governors,*	*at* 10.	1000
200 *Directors,*	*at* 5.	1000
200 *Exempts,*	*at* 5.	1000
2000 *Heads for Subsistence, at* 20 l. per *Head,* per Ann. *Including Provision, and all the Officers Salaries in the House, as Butlers, Cooks, Purveyors, Nurses, Maids, Laundresses, Stewards, Clerks, Servants, Chaplains, Porters, and Attendants, which are numerous,*		40000

Second

Second College.

	l. per An.
A Governor,	200
A President,	100
50 *College-Majors*, *at* 50 l. per An.	2500
200 *Proficients*, *at* 10 l.	2000
Commons for 500 *Students*, *during times of Exercises*, *at* 5 l. per An. *each*,	2500
200 *Proficients Subsistence*, *reckoning as above*,	4000

Third College.

The Gentlemen here are maintain'd as Gentlemen, and are to have good Tables, who shall therefore have an Allowance at the Rate of 25 l. per *Head, all Officers to be maintain'd out of it; which is,*	25000
100 *Teachers, Salary and Subsistence dicto*,	4500

50 Col-

	l.
50 College-Majors at 10 l. per Ann. is	500
Annual Charge	86300
The Building to cost	50000
Furniture, Beds, Tables, Chairs, Linnen, &c.	10000
Books, Instruments, and Utensils for Experiments,	2000
So the Immediate Charge would be	62000

	l. per An.
The Annual Charge,	86300
To which add the Charges of Exercises and Experiments,	3700
	90000

The King's Magazines to furnish them with 500 Barrels of Gunpowder per An. for the Publick Uses of Exercises and Experiments.

In

In the first of these Colleges should remain the Governing-Part, and all the Preferments be made from thence, to be suppli'd in course from the other; the General of the first to give Orders to the other, and be subject only to the Founder.

The Government shou'd be all Military, with a Constitution for the same regulated for that purpose, and a Council to hear and determine the Differences and Trespasses by the College-Laws.

The Publick Exercises likewise Military, and all the Schools be disciplin'd under proper Officers, who are so in turn, or by Order of the General, and continue but for the Day.

The several Classes to perform several Studies, and but one Study to a distinct Class, and the Persons as they remove from one Study to another, to change their Classes, but so as that in

the General Exerciſes all the Scholars may be qualified to act all the ſeveral Parts, as they may be order'd.

The proper Studies of this College ſhould be the following:

Geometry
Aſtronomy
Hiſtory
Navigation
Decimal Arithmetick
Trigonometry
Dialing
Gauging
Mining
Fireworking
Bombarding
Gunnery
Fortification
Encamping
Entrenching
Approaching, *Attacking*
Delineation
Architecture
Surveying.

And all Arts or Sciences Appendixes to ſuch as theſe.

With Exerciſes for the Body, to which all ſhould be oblig'd, as their Genius and Capacities led them. As,

(1.) *Swim-*

(1.) *Swimming*; which no Soldier, and indeed no Man whatever ought to be without.

(2.) *Handling all ſorts of Fire-Arms.*

(3.) *Marching and Countermarching in Form.*

(4.) *Fencing, and the Long Staff.*

(5.) *Riding and Managing, or Horſemanſhip.*

(6.) *Running, Leaping, and Wreſtling.*

And herewith ſhou'd alſo be preſerv'd and carefully taught all the Cuſtoms, Uſages, *Terms of War*, and *Terms of Art*, us'd in Sieges, Marches of Armies, and Encampments; that ſo a Gentleman taught in this College, ſhou'd be no Novice when he comes into the King's Armies, tho' he has ſeen no Service abroad. I remember the

Story of an *Engliſh* Gentleman, an Officer at the Siege of *Limerick* in *Ireland*, who tho' he was Brave enough upon Action, yet for the only matter of being ignorant in the Terms of Art, and knowing not how to talk *Camp-Language*, was expos'd to be laugh'd at by the whole Army, for miſtaking the opening of the Trenches, which he thought had been a Mine againſt the Town.

The Experiments of theſe Colleges wou'd be as well worth publiſhing, as the Acts of the *Royal Society*. To which purpoſe the Houſe muſt be built where they may have Ground to caſt Bombs, to raiſe Regular Works, as Batteries, Baſtions, Half-Moons, Redoubts, Horn-works, Forts, and the like; with the convenience of Water to draw round ſuch Works, to exerciſe the Engineers in all the neceſſary Experiments of Dreining, and Mining

Mining under Ditches. There muſt be room to fire Great Shot at a diſtance, to Canonade a Camp, to throw all ſorts of Fire-works and Machines, that are or ſhall be invented; to open Trenches, form Camps, &c.

Their Publick Exerciſes will be alſo very diverting, and more worth while for any Gentlemen to ſee, than the Sights or Shews which our people in *England* are ſo fond of.

I believe, as a Conſtitution might be form'd from theſe Generals, this wou'd be the Greateſt, the Gallanteſt, and the moſt Uſeful Foundation in the World. The *Engliſh* Gentry wou'd be the beſt qualifi'd, and conſequently, beſt accepted abroad, and moſt uſeful at home of any people in the world; and His Majeſty ſhou'd never more be expos'd to the neceſſity of employing Foreigners in the Poſts of Truſt and Service in His Armies.

And that the whole Kingdom might in ſome degree be better qualifi'd for Service, I think the following Project wou'd be very uſeful.

When our Military Weapon was the *Long-Bow*, at which our *Engliſh* Nation in ſome meaſure excell'd the whole World, the meaneſt Countrey-man was a good Archer; and that which qualifi'd them ſo much for Service in the War, was their Diverſion in Times of Peace; which alſo had this good Effect, That when an Army was to be rais'd, they needed no diſciplining: And for the Encouragement of the People to an Exerciſe ſo publickly Profitable, an Act of Parliament was made, to oblige every Pariſh to maintain Buts for the Youth in the Countrey to ſhoot at.

Since our way of fighting is now alter'd; and this deſtructive Engine, the *Muſquet*, is the proper Arms for the Soldier,

Soldier, I could wiſh the Diverſion alſo of the *Engliſh* would change too, that our Pleaſures and Profit might correſpond. 'Tis a great Hindrance to this Nation, eſpecially where Standing-Armies are a Grievance, that if ever a War commence, men muſt have at leaſt a Year before they are thought fit to face an Enemy, to inſtruct them how to handle their Arms; and new-rais'd men are call'd *Raw Soldiers.* To help this, at leaſt in ſome meaſure, I wou'd propoſe, That the Publick Exerciſes of our Youth ſhou'd by ſome Publick Encouragement, (*for Penalties won't do it*) be drawn off from the fooliſh Boyiſh Sports of Cocking, and Cricketing, and from Tipling, to ſhooting with a Firelock; an Exerciſe as Pleaſant, as 'tis Manly and Generous; and *Swimming*, which is a thing ſo many ways profitable, beſides its being a great Preſervative

of Health, that methinks no Man ought to be without it.

(1.) For *Shooting*; the Colleges I have mention'd above, having provided for the inſtructing the Gentry at the King's Charge; the Gentry in return of that Favour ſhou'd introduce it among the Countrey-people; which might eaſily be done thus:

If every Countrey-Gentleman, according to his degree, wou'd contribute to ſet up a Prize, to be ſhot for by the Town he lives in, or the Neighbourhood, about once a year, or twice a year, or oftner, as they think fit; which Prize not ſingle only to him who ſhoots neareſt, but according to the Cuſtom of Shooting:

This wou'd certainly ſet all the Young Men in *England* a ſhooting, and make them Marks-men; for they wou'd be always practiſing and making

king Matches among themſelves too, and the advantage wou'd be found in a War; for no doubt if all the Soldiers in a Battalion took a true Level at their Enemy, there wou'd be much more Execution done at a diſtance than there is; whereas it has been known now, that a Battalion of men has receiv'd the Fire of another Battalion, and not loſt above 30 or 40 men; and I ſuppoſe it will not eaſily be forgot how at the Battel of *Agrim*, a Battalion of the *Engliſh* Army receiv'd the whole Fire of an *Iriſh* Regiment of Dragoons, but never knew to this day whether they had any Bullets or no; and I need appeal no further than to any Officer that ſerv'd in the *Iriſh* War, what advantages the *Engliſh* Armies made of the *Iriſh* being ſuch wonderful Marks-men.

Under

Under this Head of *Academies*, I might bring in a Project for

An Academy for Women.

I Have often thought of it as one of the moſt barbarous Cuſtoms in the world, conſidering us as a Civiliz'd and a Chriſtian Countrey, that we deny the advantages of Learning to Women. We reproach the Sex every day with Folly and Impertinence, while I am confident, had they the advantages of Education equal to us, they wou'd be guilty of leſs than our ſelves.

One wou'd wonder indeed how it ſhou'd happen that Women are converſible at all, ſince they are only beholding to Natural Parts for all their Knowledge. Their Youth is ſpent to teach them to Stitch and Sow, or make Bawbles: They are taught to Read indeed, and perhaps to Write their Names, or ſo; and that is the heighth

heighth of a Woman's Education. And I wou'd but ask any who ſlight the Sex for their Underſtanding, What is a Man (a Gentleman, I mean) good for, that is taught no more?

I need not give Inſtances, or examine the Character of a Gentleman with a good Eſtate, and of a good Family, and with tolerable Parts, and examine what Figure he makes for want of Education.

The Soul is plac'd in the Body like a rough Diamond, and muſt be poliſh'd, or the Luſtre of it will never appear: And 'tis manifeſt, that as the Rational Soul diſtinguiſhes us from Brutes, ſo Education carries on the diſtinction, and makes ſome leſs brutiſh than others: This is too evident to need any demonſtration. But why then ſhou'd Women be deni'd the benefit of Inſtruction? If Knowledge and Underſtanding had been uſe-

uſeleſs additions to the Sex, God Almighty wou'd never have given them Capacities; for he made nothing needleſs: Beſides, I wou'd ask ſuch, What they can ſee in Ignorance, that they ſhou'd think it a neceſſary Ornament to a Woman? Or how much worſe is a Wiſe Woman than a Fool? Or what has the Woman done to forfeit the Privilege of being taught? Does ſhe plague us with her Pride and Impertinence? Why did we not let her learn, that ſhe might have had more Wit? Shall we upbraid Women with Folly, when 'tis only the Error of this inhuman Cuſtom, that hindred them being made wiſer?

The Capacities of Women are ſuppos'd to be greater, and their Senſes quicker than thoſe of the Men; and what they might be capable of being bred to, is plain from ſome Inſtances of Female-Wit, which this Age is not without;

without; which upbraids us with Injuſtice, and looks as if we deni'd Women the advantages of Education, for fear they ſhou'd *vye* with the Men in their Improvements.

To remove this Objection, and that Women might have at leaſt a needful Opportunity of Education in all ſorts of Uſeful Learning, I propoſe the Draught of an Academy for that purpoſe.

I know 'tis dangerous to make Publick Appearances of the Sex; they are not either to be *confin'd* or *expos'd*; the firſt will diſagree with their Inclinations, and the laſt with their Reputations; and therefore it is ſomewhat difficult; and I doubt a Method propos'd by an Ingenious Lady, in a little Book, call'd, *Advice to the Ladies*, would be found impracticable. For, ſaving my Reſpect to the Sex, the Levity, which perhaps is a little peculiar

to

to them, at leaſt in their Youth, will not bear the Reſtraint; and I am ſatisfi'd, nothing but the heighth of Bigotry can keep up a Nunnery: Women are extravagantly deſirous of going to Heaven, and will puniſh their *Pretty Bodies* to get thither; but nothing elſe will do it; and even in that caſe ſometimes it falls out that *Nature will prevail.*

When I talk therefore of an Academy for Women, I mean both the Model, the Teaching, and the Government, different from what is propos'd by that Ingenious Lady, for whoſe Propoſal I have a very great Eſteem, and alſo a great Opinion of her Wit; different too from all ſorts of Religious Confinement, and above all, from *Vows of Celibacy.*

Wherefore the Academy I propoſe ſhould differ but little from Publick Schools, wherein ſuch Ladies as were willing

willing to ſtudy, ſhou'd have all the advantages of Learning ſuitable to their Genius.

But ſince ſome Severities of Diſcipline more than ordinary wou'd be abſolutely neceſſary to preſerve the Reputation of the Houſe, that Perſons of Quality and Fortune might not be afraid to venture their Children thither, I ſhall venture to make a ſmall Scheme by way of Eſſay.

The Houſe I wou'd have built in a Form by it ſelf, as well as in a Place by it ſelf.

The Building ſhou'd be of Three plain Fronts, without any Jettings, or Bearing-Work, that the Eye might at a Glance ſee from one Coin to the other; the Gardens wall'd in the ſame Triangular Figure, with a large Moat, and but one Entrance.

When

When thus every part of the Situation was contriv'd as well as might be for diſcovery, and to render *Intrieguing* dangerous, I wou'd have no Guards, no Eyes, no Spies ſet over the Ladies, but ſhall expect them to be try'd by the Principles of Honour and ſtrict Virtue.

And if I am ask'd, *Why?* I muſt ask Pardon of my own Sex for giving this reaſon for it:

I am ſo much in Charity with Women, and ſo well acquainted with Men, that 'tis my opinion, There needs no other Care to prevent Intrieguing, than to keep the men effectually away: For tho' *Inclination*, which we prettily call *Love*, does ſometimes move a little too viſibly in the Sex, and Frailty often follows; yet I think verily, *Cuſtom*, which we miſcall *Modeſty*, has ſo far the Aſcendant over the Sex, that *Solicitation* always goes before it.

Cuſtom

Cuſtom with Women 'ſtead of Virtue rules;
It leads the Wiſeſt, and commands the Fools:
For this alone, when Inclinations reign,
Tho' Virtue's fled, will Acts of Vice reſtrain.
Only by Cuſtom 'tis that Virtue lives,
And Love requires to be ask'd, before it gives.
For that which we call Modeſty, *is* Pride:
They ſcorn to ask, and hate to be deni'd.
'Tis Cuſtom thus prevails upon their Want;
They'll never beg, what askt they eas'ly grant.
And when the needleſs Ceremony's over,
Themſelves the Weakneſs of the Sex diſcover.
If then Deſires are ſtrong, and Nature free,
Keep from her Men, and Opportunity.
Elſe 'twill be vain to curb her by Reſtraint;
But keep the Queſtion off, you keep the Saint.

In ſhort, let a Woman have never ſuch a Coming-Principle, ſhe will let you ask before ſhe complies, at leaſt if ſhe be a Woman of any Honour.

Upon this ground I am perſuaded ſuch Meaſures might be taken, that the Ladies might have all the Freedom in the world within their own Walls, and yet no Intrieguing, no Indecencies, nor Scandalous Affairs happen; and in order to this, the following Cuſtoms and Laws ſhou'd be obſerv'd in the Colleges; of which I wou'd propoſe One at leaſt in every County in *England*, and about Ten for the City of *London*.

After the Regulation of the Form of the Building as before;

(1.) All the Ladies who enter into the Houſe, ſhou'd ſet their Hands to the Orders of the Houſe, to ſignify their Conſent to ſubmit to them.

(2.) As no Woman ſhou'd be receiv'd, but who declar'd her ſelf willing, and that it was the Act of her Choice to enter her ſelf, ſo no Perſon ſhou'd be confin'd to continue there a moment lon-

ger

ger than the ſame voluntary Choice inclin'd her.

(3.) The Charges of the Houſe being to be paid by the Ladies, every one that entred ſhou'd have only this Incumbrance, That ſhe ſhou'd pay for the whole Year, tho' her mind ſhou'd change as to her continuance.

(4.) An Act of Parliament ſhou'd make it Felony without Clergy, for any man to enter by Force or Fraud into the Houſe, or to ſolicit any Woman, *tho' it were to Marry*, while ſhe was in the Houſe. And this Law wou'd by no means be ſevere; becauſe any Woman who was willing to receive the Addreſſes of a Man, might diſcharge her ſelf of the Houſe when ſhe pleas'd; and on the contrary, any Woman who had occaſion, might diſcharge her ſelf of the Impertinent Addreſſes of any Perſon ſhe had an Averſion to, by entring into the Houſe.

In this Houſe,

The Perſons who Enter, ſhou'd be taught all ſorts of Breeding ſuitable to both their Genius and their Quality; and in particular, *Muſick* and *Dancing*, which it wou'd be cruelty to bar the Sex of, becauſe they are their Darlings: But beſides this, they ſhou'd be taught Languages, as particularly *French* and *Italian*; and I wou'd venture the Injury of giving a Woman more Tongues than one.

They ſhou'd, as a particular Study, be taught all the Graces of Speech, and all the neceſſary Air of Converſation; which our common Education is ſo defective in, that I need not expoſe it: They ſhou'd be brought to read Books, and eſpecially Hiſtory, and ſo to read as to make them underſtand the World,

and

and be able to know and judge of things when they hear of them.

To ſuch whoſe Genius wou'd lead them to it, I wou'd deny no ſort of Learning; but the chief thing in general is to cultivate the Underſtandings of the Sex, that they may be capable of all ſorts of Converſation; that their Parts and Judgments being improv'd, they may be as Profitable in their Converſation as they are Pleaſant.

Women, in my obſervation, have little or no difference in them, but as they are, or are not diſtinguiſh'd by Education. Tempers indeed may in ſome degree influence them, but the main diſtinguiſhing part is their Breeding.

The whole Sex are generally Quick and Sharp: I believe I may be allow'd to ſay generally ſo; for you rarely ſee them lumpiſh and heavy when they are Children, as Boys will often be. If a Woman be well-bred, and taught

the proper Management of her Natural Wit, ſhe proves generally very ſenſible and retentive: And without partiality, a Woman of Senſe and Manners is the Fineſt and moſt Delicate Part of God's Creation; the Glory of her Maker, and the great Inſtance of his ſingular regard to Man, his Darling Creature, to whom he gave the beſt Gift either God could beſtow, or man receive: And 'tis the ſordid'ſt Piece of Folly and Ingratitude in the world, to withhold from the Sex the due Luſtre which the advantages of Education gives to the Natural Beauty of their Minds.

A Woman well Bred and well Taught, furniſh'd with the additional Accompliſhments of Knowledge and Behaviour, *is a Creature without compariſon*; her Society is the Emblem of ſublimer Enjoyments; her Perſon is Angelick, and her Converſation heaven-

ly;

ly; ſhe is all Softneſs and Sweetneſs, Peace, Love, Wit, and Delight: She is every way ſuitable to the ſublimeſt Wiſh; and the man that has ſuch a one to his Portion, has nothing to do but to rejoice in her, and be thankful.

On the other hand, Suppoſe her to be the *very ſame* Woman, and rob her of the Benefit of Education, and it follows thus;

If her Temper be Good, want of Education makes her Soft and Eaſy.

Her Wit, for want of Teaching, makes her Impertinent and Talkative.

Her Knowledge, for want of Judgment and Experience, makes her Fanciful and Whimſical.

If her Temper be Bad, want of Breeding makes her worſe, and ſhe grows Haughty, Inſolent, and Loud.

If ſhe be Paſſionate, want of Manners makes her Termagant, and a

Scold, *which is much at one with Lunatick.*

If ſhe be Proud, want of Diſcretion (which ſtill is Breeding) makes her Conceited, Fantaſtick, and Ridiculous.

And from theſe ſhe degenerates to be Turbulent, Clamorous, Noiſy, Naſty, *and the Devil.*

Methinks Mankind for their own ſakes, ſince ſay what we will of the Women, we all think fit one time or other to be concern'd with 'em, ſhou'd take ſome care to breed them up to be *ſuitable* and *ſerviceable*, if they expected no ſuch thing as *Delight* from 'em. Bleſs us! What Care do we take to Breed up a good Horſe, and to Break him well! and what a Value do we put upon him when it is done, and all becauſe he ſhou'd be fit for our uſe! and why not a Woman? Since all her Ornaments and Beauty, without

ſuitable

ſuitable Behaviour, is a Cheat in Nature, like the falſe Tradeſman, who puts the beſt of his Goods uppermoſt, that the Buyer may think the reſt are of the ſame Goodneſs.

Beauty of the Body, which is the Womens Glory, ſeems to be now unequally beſtow'd, and Nature, or rather Providence, to lye under ſome Scandal about it, as if 'twas given a Woman for a Snare to Men, and ſo make a kind of a *She-Devil* of her: Becauſe they ſay Exquiſite Beauty is *rarely* given with Wit; *more rarely* with Goodneſs of Temper, and *never at all* with Modeſty. And ſome, pretending to juſtify the Equity of ſuch a Diſtribution, will tell us 'tis the Effect of the Juſtice of Providence in dividing particular Excellencies among all his Creatures, *ſhare and ſhare alike, as it were*, that all might for ſomething or other be acceptable to one

one another, elſe ſome wou'd be deſpis'd.

I think both theſe Notions falſe; and yet the laſt, which has the ſhew of Reſpect to Providence, is the worſt; for it ſuppoſes Providence to be Indigent and Empty; as if it had not wherewith to furniſh all the Creatures it had made, but was fain to be parcimonious in its Gifts, and diſtribute them by *piece-meal*, for fear of being exhauſted.

If I might venture my Opinion againſt an almoſt univerſal Notion, I wou'd ſay, Moſt men miſtake the Proceedings of Providence in this caſe, and all the world at this day are miſtaken in their Practice about it. And becauſe the Aſſertion is very bold, I deſire to explain my ſelf.

That Almighty Firſt Cauſe which made us all, is certainly the Fountain of Excellence, as it is of Being, and

by

by an Inviſible Influence could have diffuſed Equal Qualities and Perfections to all the Creatures it has made, as the Sun does its Light, without the leaſt Ebb or Diminution to himſelf; and has given indeed to every individual ſufficient to the Figure his Providence had deſign'd him in the world.

I believe it might be defended, if I ſhould ſay, That I do ſuppoſe God has given to all Mankind equal Gifts and Capacities, in that he has given them all *Souls* equally capable; and that the whole difference in Mankind proceeds either from Accidental Difference in the Make of their Bodies, or from the *fooliſh Difference* of Education.

1. *From Accidental Difference in Bodies.* I wou'd avoid diſcourſing here of the Philoſophical Poſition of the Soul in the Body: But if it be true

as

as Philoſophers do affirm, That the Underſtanding and Memory is dilated or contracted according to the accidental Dimenſions of the Organ through which 'tis convey'd; then tho' God has given a Soul as capable to me as another, yet if I have any Natural Defect in thoſe Parts of the Body by which the Soul ſhou'd act, I may have the ſame Soul infus'd as another man, and yet he be a Wiſe Man, and I a very Fool. *For example*, If a Child naturally have a Defect in the Organ of Hearing, ſo that he cou'd never diſtinguiſh any Sound, that Child ſhall never be able to ſpeak or read, tho' it have a Soul capable of all the Accompliſhments in the world. The Brain is the Centre of the Souls actings, where all the diſtinguiſhing Faculties of it reſide; and 'tis obſervable, A man who has a narrow contracted Head, in which there

is

is not room for the due and neceſſary Operations of Nature by the Brain, is never a man of very great Judgment; and that Proverb, *A Great Head and Little Wit*, is not meant by Nature, but is a Reproof upon Sloth; as if one ſhou'd, by way of wonder, ſay, *Fye, fye, you that have a Great Head, have but Little Wit, that's ſtrange! that muſt certainly be your own fault.* From this Notion I do believe there is a great matter in the Breed of Men and Women; not that Wiſe Men ſhall always get Wiſe Children; but I believe Strong and Healthy Bodies have the Wiſeſt Children; and Sickly Weakly Bodies affect the Wits as well as the Bodies of their Children. We are eaſily perſuaded to believe this in the Breeds of Horſes, Cocks, Dogs, and other Creatures; and I believe 'tis as viſible in Men.

But

But to come cloſer to the buſineſs; the great diſtinguiſhing difference which is ſeen in the world between Men and Women, is in their Education; and this is manifeſted by comparing it with the difference between one Man or Woman, and another.

And herein it is that I take upon me to make ſuch a bold Aſſertion, That all the World are miſtaken in their Practice about Women: For I cannot think that God Almighty ever made them ſo delicate, ſo glorious Creatures, and furniſh'd them with ſuch Charms, ſo Agreeable and ſo Delightful to Mankind, with Souls capable of the ſame Accompliſhments with Men, and all to be only Stewards of our Houſes, *Cooks and Slaves.*

Not that I am for exalting the Female Government in the leaſt: But, in ſhort, *I wou'd have Men take Women for Companions, and Educate them to be fit*

fit for it. A Woman of Senſe and Breeding will ſcorn as much to encroach upon the Prerogative of the Man, as a Man of Senſe will ſcorn to oppreſs the *Weakneſs* of the Woman. But if the Womens Souls were refin'd and improv'd by Teaching, that word wou'd be loſt; to ſay, *The Weakneſs of the Sex*, as to Judgment, wou'd be Nonſenſe; for Ignorance and Folly wou'd be no more to be found among Women than Men. I remember a Paſſage which I heard from a very Fine Woman, ſhe had Wit and Capacity enough, an Extraordinary Shape and Face, and a Great Fortune, but had been cloyſter'd up all her time, and for fear of being ſtoll'n had not had the liberty of being taught the common neceſſary knowledge of Womens Affairs; and when ſhe came to converſe in the world, her Natural Wit made her ſo ſenſible of

of the want of Education, that ſhe gave this ſhort Reflection on her ſelf:

I am aſham'd to talk with my very Maids, ſays ſhe, *for I don't know when they do right or wrong: I had more need go to School, than be Married.*

I need not enlarge on the Loſs the Defect of Education is to the Sex, nor argue the Benefit of the contrary Practice; 'tis a thing will be more eaſily granted than remedied: This Chapter is but an Eſſay at the thing, and I refer the Practice to thoſe Happy Days, if ever they ſhall be, when men ſhall be wiſe enough to mend it.

Of a COURT-MERCHANT.

I Ask Pardon of the Learned Gentlemen of the *Long Robe*, if I do 'em any wrong in this Chapter, having no deſign to affront 'em; when I ſay, That in Matters of Debate among Merchants, when they come to be argued by Lawyers at the Bar, they are ſtrangely handled. I my ſelf have heard very famous Lawyers make ſorry Work of a Cauſe between the Merchant and his Factor; and when they come to argue about *Exchanges*, *Diſcounts*, *Proteſts*, *Demorages*, *Charter-Parties*, *Fraights*, *Port-Charges*, *Aſſurances*, *Barratries*, *Bottomries*, *Accounts Currant*, *Accounts in Commiſſion*, and *Accounts in Company*, and the like, the Sollicitor has not been able to draw a Brief, nor the Council to underſtand

it: Never was Young Parſon more put to it to make out his Text when he's got into the Pulpit without his Notes, than I have ſeen a Council at the Bar, when he wou'd make out a Cauſe between two Merchants: And I remember a pretty Hiſtory of a particular Caſe, by way of Inſtance, When two Merchants contending about a long Factorage-Account, that had all the Niceties of Merchandizing in it, and labouring on both ſides to inſtruct their Council, and to put them in when they were out; at laſt they found them make ſuch ridiculous ſtuff off it, that they both threw up the Cauſe, and agreed to a Reference; which Reference in one Week, without any Charge, ended all the Diſpute, which they had ſpent a great deal of Money in before to no purpoſe.

Nay,

Nay, the very Judges themſelves (no Reflection upon their Learning) have been very much at a loſs in giving Inſtructions to a Jury, and Juries much more to underſtand them; for when all is done, Juries, which are not always, nor often indeed of the Wiſeſt Men, are to be ſure ill Umpires in Cauſes ſo nice, that the very Lawyer and Judge can hardly underſtand them.

The Affairs of Merchants are accompanied with ſuch variety of Circumſtances, ſuch new and unuſual Contingences, which change and differ in every Age, with a multitude of Niceties and Punctilio's; and thoſe again altering as the Cuſtoms and Uſages of Countries and States do alter; that it has been found impracticable to make any Laws that could extend to all Caſes: And our Law it ſelf does tacitly acknowledge its own

Imperfection in this Caſe, by allowing the *Cuſtom of Merchants* to paſs as a kind of Law, in caſes of Difficulty.

Wherefore it ſeems to me a moſt Natural Proceeding, That ſuch Affairs ſhou'd be heard before, and judg'd by ſuch as by known Experience and long Practice in the Cuſtoms and Uſages of Foreign Negoce, are of courſe the moſt capable to determine the ſame.

Beſides the Reaſonableneſs of the Argument, there are ſome Caſes in our Laws in which it is impoſſible for a Plaintiff to make out his Caſe, or a Defendant to make out his Plea; as in particular, when his Proofs are beyond Seas, for no Proteſts, Certifications, or Procurations are allow'd in our Courts as Evidence; and the Damages are Infinite and Irretrievable by any of the Proceedings of our Laws.

For

For the anſwering all theſe Circumſtances, a Court might be erected by Authority of Parliament, to be compos'd of Six Judges Commiſſioners, who ſhou'd have Power to Hear and Decide as a Court of Equity, under the Title of, *A Court-Merchant.*

The Proceedings of this Court ſhou'd be ſhort, the Trials ſpeedy, the Fees eaſy, that every man might have immediate Remedy where Wrong is done: For in Trials at Law about Merchants Affairs, the Circumſtances of the Caſe are often ſuch, as the long Proceedings of Courts of Equity are more pernicious than in other Caſes; becauſe the matters to which they are generally relating, are under greater Contingences than in other caſes, as Effects in hands abroad, which want Orders, Ships and Seamen

lying at Demoreage, and in Pay, and the like.

Theſe Six Judges ſhou'd be choſen of the moſt Eminent Merchants of the Kingdom, to reſide in *London*, and to have Power by Commiſſion to ſummon a Council of Merchants, who ſhou'd decide all Caſes on the Hearing of both Parties, with Appeal to the ſaid Judges.

Alſo to delegate by Commiſſion Petty Councils of Merchants in the moſt conſiderable Ports of the Kingdom for the ſame purpoſe.

The Six Judges themſelves to be only Judges of Appeal; all Trials to be heard before the Council of Merchants, by Methods and Proceedings Singular and Conciſe.

The Council to be ſworn to do Juſtice, and to be choſen annually out of the principal Merchants of the City.

The

The Proceedings here ſhou'd be without Delay; the Plaintiff to exhibit his Grievance by way of Brief, and the Defendant to give in his Anſwer, and a time of Hearing to be appointed immediately.

The Defendant by Motion ſhall have liberty to put off Hearing, upon ſhowing good Cauſe; not otherwiſe.

At Hearing, every man to argue his own Cauſe, if he pleaſes, or introduce any perſon to do it for him.

Atteſtations and Proteſts from Foreign Parts, regularly procur'd, and authentickly ſignifi'd in due Form, to paſs in Evidence; Affidavits in due Form likewiſe atteſted and done before proper Magiſtrates within the King's Dominions, to be allow'd as Evidence.

The Party griev'd may appeal to the Six Judges, before whom they ſhall

plead by Council, and from their Judgment to have no Appeal.

By this Method Infinite Controverſies wou'd be avoided, and Diſputes amicably ended, a multitude of preſent Inconveniences avoided; and Merchandizing-Matters wou'd in a Merchant-like manner be decided, by the known Cuſtoms and Methods of Trade.

Of SEAMEN.

IT is obſervable, That whenever this Kingdom is engaged in a War with any of its Neighbours, two great Inconveniences conſtantly follow; one to the *King*, and one to *Trade*.

(1.) That

(1.) That to the *King* is, That he is forced to preſs Seamen for the Manning of his Navy, and force them involuntarily into the Service: Which way of violent dragging men into the Fleet, is attended with ſundry ill circumſtances: As,

1. Our Naval Preparations are retarded, and our Fleets always late, for want of Men; which has expos'd them not a little, and been the ruin of many a good and well-laid Expedition.

2. Several Irregularities follow, as the Officers taking Money to diſmiſs Able Seamen, and filling up their Complement with raw and improper Perſons.

3. Oppreſſions, Quarrelings, and oftentimes Murthers, by the raſhneſs of Preſs-maſters, and the obſtinacy of ſome unwilling to go.

4. A

4. A ſecret Averſion to the Service, from a Natural Principle, common to the *Engliſh* Nation, to hate Compulſion.

5. Kidnapping people out of the Kingdom, robbing Houſes, and picking Pockets, frequently practiſed under pretence of Preſſing; as has been very much uſed of late.

With various Abuſes of the like nature, ſome to the King, and ſome to the Subject.

(2.) To *Trade*. By the extravagant Price ſet on Wages for Seamen, which they impoſe on the Merchant with a ſort of Authority, and he is obliged to give by reaſon of the Scarcity of Men; and that not from a real want of Men; for in the heighth of a Preſs, if a Merchant-man wanted Men, and could get a Protection for them, he might have any number immediately,

and

and none without it; ſo ſhye were they of the Publick Service.

The Firſt of theſe things has coſt the King above Three Millions *Sterling*, ſince the War, in theſe Three Particulars:

1. Charge of Preſſing on Sea, and on Shore, and in ſmall Craft employed for that purpoſe.

2. Ships lying in Harbour for want of Men, at a vaſt Charge of Pay and Victuals for thoſe they had.

3. Keeping the whole Navy in conſtant Pay and Proviſions all the Winter, for fear of loſing the Men againſt Summer, which has now been done ſeveral Years, beſides Bounty-Money and other Expences, to court and oblige the Seamen.

The Second of theſe, (*viz.*) the great Wages paid by the Merchant, has coſt Trade, ſince the War, above

Twenty

Twenty Millions *Sterling*. The Coal-Trade gives a Specimen of it, who for the firſt Three Years of the War gave 9 *l.* a Voyage to Common Seamen, who before ſailed for 36 *s.* which computing the number of Ships and Men uſed in the Coal-Trade, and of Voyages made, at 8 hands to a Veſſel, does modeſtly accounting make 896000 *l.* difference in one year, in Wages to Seamen in the Coal-Trade only.

For other Voyages, the difference of Sailors Wages is 50 *s. per* Month, and 55 *s. per* Month, to Foremaſtmen, who before went for 26 *s. per* Month; beſides ſubjecting the Merchant to the Inſolence of the Seamen, who are not now to be pleaſed with any Proviſions, will admit no Half-Pay, and command of the Captains even what they pleaſe; nay, the King himſelf can hardly pleaſe them.

For

For Cure of theſe Inconveniences it is, the following Project is propos'd; with which the Seamen can have no reaſon to be diſſatisfied, nor are not at all injur'd; and yet the Damage ſuſtain'd will be prevented, and an immenſe Sum of Money ſpar'd, which is now ſquander'd away by the Profuſeneſs and Luxury of the Seamen: For if Prodigality weakens the Publick Wealth of the Kingdom in general, then are the Seamen but ill Commonwealths-men, who are not viſibly the Richer for the prodigious Sums of Money paid them either by the King or the Merchant.

The Project is this;

That by an Act of Parliament an Office or Court be erected, within the Juriſdiction of the Court of Admiralty, and ſubject to the Lord High Admiral;

miral; or otherwiſe Independent, and ſubject only to a Parliamentary Authority; as the Commiſſion for taking and ſtating the Publick Accounts.

In this Court or Office, or the ſeveral Branches of it (which to that end ſhall be ſubdivided, and plac'd in every Sea-Port in the Kingdom) ſhall be liſted and entred into immediate Pay all the Seamen in the Kingdom, who ſhall be divided into Colleges or Chambers of ſundry degrees, ſuitable to their ſeveral Capacities, with Pay in proportion to their Qualities; as *Boys*, *Youths*, *Servants*, *Men Able*, *and Raw*, *Midſhip-men*, *Officers*, *Pilots*, *Old Men*, and *Penſioners*.

The Circumſtantials of this Office;

1. No Captain or Maſter of any Ship or Veſſel ſhou'd dare to hire or carry to Sea with him any Seaman, but ſuch as he ſhall receive from the Office aforeſaid.

2. No

2. No man whatſoever, Seaman or other, but applying himſelf to the ſaid Office to be employ'd as a Sailor, ſhou'd immediately enter into Pay, and receive for every Able Seaman 24 *s. per* Month, and Juniors in proportion; to receive Half-Pay while unemploy'd, and liberty to work for themſelves, only to be at Call of the Office, and leave an account where to be found.

3. No Sailor cou'd deſert, becauſe no Employment wou'd be to be had elſewhere.

4. All Ships at their clearing at the Cuſtom-houſe, ſhou'd receive a Ticket to the Office for Men, where wou'd be always Choice rather than Scarcity; who ſhou'd be deliver'd over by the Office to the Captain or Maſter, without any Trouble or Delay; all liberty of Choice to be allow'd both to Maſter and Men, only ſo as to give up all Diſputes to the Officers appointed to decide. Note,

Note, *By this wou'd be avoided the great Charge Captains and Owners are at to keep Men on Board before they are ready to go; whereas now the care of getting Men will be over, and all come on board in one day; for the Captain carrying the Ticket to the Office, he may go and chuſe his Men, if he will; otherwiſe they will be ſent on board him, by Tickets ſent to their Dwellings, to repair on board ſuch a Ship.*

5. For all theſe Men that the Captain or Maſter of the Ship takes, he ſhall pay the Office, not the Seamen, 28 *s. per* Month, (which 4 *s. per* Month Overplus of Wages, will be employ'd to pay the Half-Pay to the men out of Employ), and ſo in proportion of Wages for Juniors.

6. All Diſputes concerning the mutinying of Mariners, or other matters of

of Debate between the Captains and Men, to be tri'd by way of Appeal, in a Court for that purpoſe to be erected as aforeſaid.

7. All diſcounting of Wages, and Time, all Damages of Goods, Avarages, ſtopping of Pay, and the like, to be adjuſted by ſtated and Publick Rules, and Laws in Print, eſtabliſh'd by the ſame Act of Parliament; by which means all litigious Suits in the Court of Admiralty (which are Infinite) would be prevented.

8. No Ship that is permitted to enter at the Cuſtom-Houſe, and take in Goods, ſhould ever be refus'd Men, or delay'd in the delivering them above five days after a Demand made, and a Ticket from the Cuſtom-houſe deliver'd; general Caſes, as Arreſts and Embargoes, excepted.

The Conſequences of this Method.

1. By this means the Publick wou'd have no want of Seamen, and all the Charges and other Inconveniences of Preſſing Men would be prevented.

2. The intolerable Oppreſſion upon Trade, from the Exorbitance of Wages, and Inſolence of Mariners, wou'd be taken off.

3. The following Sums of Money ſhou'd be paid to the Office, to lye in Bank as a Publick Fund for the Service of the Nation, to be diſpos'd of by Order of Parliament, and not otherwiſe; a Committee being always ſubſtituted in the Intervals of the Seſſion, to audit the Accounts, and a Treaſury for the Money, to be compos'd of Members of the Houſe, and to be chang'd every Seſſion of Parliament.

1. Four

1. Four Shillings *per* Month Wages advanc'd by the Merchants to the Office for the Men, more than the Office pays them.

2. In conſideration of the reducing Mens Wages, and conſequently Fraights to the former Prices or near them, *the Owners of Ships*, or Merchants, ſhall pay at the Importation of all Goods, 40 *s. per Ton* Freight, to be ſtated upon all Goods and Ports in proportion; reckoning it on Wine Tonnage from *Canaries*, as the Standard, and on ſpecial Freights in proportion to the Freight formerly paid, and half the ſaid Price in times of Peace.

Note, *This may well be done, and no Burthen; for if Freights are reduced to their former Prices (or near it) as they will be if Wages are ſo too, then the Merchant may well pay it: As for Inſtance; Freight from* Ja-

maica *to* London, *formerly at* 6 *l.* 10 *s.* per Ton, *now at* 18 *and* 20 *l.* *From* Virginia, *at* 5 *l. to* 6 *l.* 10 *s. now at* 14, 16, *and* 17 *l.* *From* Barbadoes, *at* 6 *l. now at* 16 *l.* *From* Oporto, *at* 2 *l. now at* 6 *l. and the like.*

The Payment of the aboveſaid Sums being a large Bank for a Fund, and it being ſuppoſed to be in fair hands, and currently managed, the Merchants ſhall further pay upon all Goods ſhipp'd out, and ſhipp'd on board from abroad, for and from any Port of this Kingdom, 4 *l. per Cent.* on the real Value, *bona fide*, to be ſworn to, if demanded: In conſideration whereof, the ſaid Office ſhall be obliged to pay and make good all Loſſes, Damages, Avarages, and Caſualties whatſoever, as fully as by the Cuſtom of Aſſurances now is done, with-

without any Diſcounts, Rebates, or Delays whatſoever; the ſaid 4 *l. per Cent.* to be ſtated on the Voyage to the *Barbadoes*, and enlarged or taken off, in proportion to the Voyage, by Rules and Laws, to be Printed and publickly known.

Reſerving only, That then, as reaſon good, the ſaid Office ſhall have Power to direct Ships of all ſorts, how, and in what manner, and how long they ſhall ſail, with, or wait for Convoys; and ſhall have Power (with Limitations) to lay Embargoes on Ships, in order to compoſe Fleets for the benefit of Convoys.

Theſe Rules, formerly noted, to extend to all Trading by Sea, the Coaſting and Home-Fiſhing Trade excepted; and for them it ſhould be order'd;

Firſt, For Coals; the Colliers being provided with Men at 28 *s. per* Month, and Convoys in ſufficient number, and proper Stations from *Tinmouth-Bar* to the River, ſo as they need not go in Fleets, but as Wind and Weather preſents, run all the way under the Protection of the Men of War, who ſhou'd be continually cruiſing from Station to Station; they would be able to perform their Voyage in as ſhort time as formerly, and at as cheap Pay, and conſequently cou'd afford to ſell their Coals at 17 *s. per* Chaldron, as well as formerly at 15 *s.*

Wherefore there ſhou'd be paid into the Treaſury appointed at *Newcaſtle*, by Bond to be paid where they deliver, 10 *s. per* Chaldron, *Newcaſtle* Meaſure; and the ſtated

ted Price at *London* to be 27 *s. per* Chaldron in the *Pool*, which is 30 *s.* at the Buyers Houſe; and is ſo far from being dear, a time of War eſpecially, as it is cheaper than ever was known in a War; and the Officers ſhou'd by Proclamation confine the Seller to that Price.

In conſideration alſo of the Charge of Convoys, the Ships bringing Coals ſhall all pay 1 *l. per Cent.* on the Value of the Ship, to be agreed on at the Office; and all Convoy-Money exacted by Commanders of Ships, ſhall be relinquiſh'd, and the Office to make good all Loſſes of Ships, *not Goods*, that ſhall be loſt by Enemies only.

Theſe Heads indeed are ſuch as wou'd need ſome Explication, if the Experiment were to be made; and, with ſubmiſſion, wou'd reduce the Seamen

to better Circumſtances, at leaſt 'twou'd have them in readineſs for any Publick Service much eaſier than by all the late methods of Encouragement by regiſtring Seamen, *&c.*

For by this Method all the Seamen in the Kingdom ſhou'd be the King's hired Servants, and receive their Wages from him, *whoever employ'd them*; and no man cou'd hire or employ them, but from him: The Merchant ſhou'd hire them of the King, and pay the King for them; nor wou'd there be a Seaman in *England* out of Employ, *which, by the way, wou'd prevent their ſeeking Service abroad*: If they were not actually at Sea, they wou'd receive Half-Pay, and might be employ'd in Works about the Yards, Stores, and Navy, to keep all things in Repair.

If a Fleet or Squadron was to be fitted out, they wou'd be mann'd in a Week's time, for all the Seamen in *England* wou'd be ready: Nor wou'd they be ſhye of the Service; for *it is not* an Averſion to the King's Service; nor *'tis not* that the Duty is harder in the Men of War than the Merchant-men; nor *'tis not* fear of Danger which makes our Seamen lurk, and hide, and hang back in a time of War; but 'tis *Wages* is the matter: 24 *s. per* Month in the King's Service, and 40 to 50 *s. per* Month from the Merchant, is the true cauſe; and the Seaman is in the right of it too; for who wou'd ſerve his King and Countrey, and fight, and be knock'd o' the head at 24 *s. per* Month that can have 50 *s.* without that hazard: And till this be remedied, in vain are all the Encouragements which can be given to Seamen; for they

they tend but to make them Inſolent, and encourage their Extravagance.

Nor wou'd this Proceeding be any damage to the Seamen in general; for 24 *s. per* Month Wages, and to be kept in conſtant Service, or Half-Pay when idle; is really better to the Seamen than 45 *s. per* Month, as they now take it, conſidering how long they often lye idle on ſhore, out of Pay: For the extravagant Price of Seamens Wages, tho' it has been an Intolerable Burthen to Trade, has not viſibly enrich'd the Sailors; and they may as well be content with 24 *s. per* Month now as formerly.

On the other hand, Trade wou'd be ſenſibly reviv'd by it, the intolerable Price of Freights wou'd be reduced, and the Publick wou'd reap an immenſe Benefit by the Payments mention'd in the Propoſal; as,

(1.) 4 *s.*

(1.) 4 *s. per* Month upon the Wages of all the Seamen employ'd by the Merchant; which if we allow 200000 Seamen always in Employ, as there cannot be leſs in all the Ships belonging to *England*, is 40000 *l. per* Month.

(2.) 40 *s. per* Ton Freight upon all Goods imported.

(3.) 4 *per Cent.* on the Value of all Goods exported or imported.

(4.) 10 *s. per* Chaldron upon all the Coals ſhipp'd at *Newcaſtle*; and 1 *per Cent.* on the Ships which carry them.

What theſe Four Articles wou'd pay to the *Exchequer* yearly, 'twou'd be very difficult to calculate, and I am too near the End of this Book to attempt it: But I believe no Tax ever given ſince this War, has come near it.

'Tis

'Tis true, out of this the Publick wou'd be to pay Half-Pay to the Seamen who ſhall be out of Employ, and all the Loſſes and Damages on Goods and Ships; which tho' it might be conſiderable, wou'd be ſmall, compar'd to the Payment aforeſaid; for as the *Premio* of 4 *per Cent.* is but ſmall, ſo the Safety lies upon all men being bound to Inſure: For I believe any one will grant me this, 'tis not the ſmallneſs of a Premio Ruins the Enſurer, but 'tis the ſmallneſs of the Quantity he Inſures; and I am not at all aſham'd to affirm, That let but a Premio of 4 *l. per Cent.* be paid into one Man's hand for all Goods Imported and Exported, and any Man may be the General Enſurer of the Kingdom, and yet that Premio can never hurt the Merchant neither.

So that the vaſt Revenue this wou'd raiſe, wou'd be felt no where, neither

ther Poor nor Rich wou'd Pay the more for Coals; Foreign Goods wou'd be brought home cheaper, and our own Goods carri'd to Market cheaper; Owners wou'd get more by Ships, Merchants by Goods, and Losses by Sea wou'd be no Loss at all to any Body, because Repaid by the Publick Stock.

Another unseen Advantage wou'd arise by it, we shou'd be able to outwork all our Neighbours, even the *Dutch* themselves, by Sailing as cheap, and carrying Goods as cheap in a time of War as in Peace, an Advantage which has more in it, than is easily thought of, and wou'd have a noble influence upon all our Foreign Trade. For what cou'd the *Dutch* do in Trade, if we cou'd carry our Goods to *Cadiz* at 50 *s. per Ton* Freight, and they give 8 or 10 *l.* and the like in other Places? Whereby we cou'd be

be able to Sell cheaper or get more thau our Neighbours.

There are ſeveral conſiderable clauſes might be added to this Propoſal, ſome of great advantage to the General Trade of the Kingdom, ſome to particular Trades, and more to the Publick; but I avoid being too Particular in things which are but the Product of my own private Opinion.

If the Government ſhou'd ever proceed to the Experiment, no queſtion but much more than has been hinted at wou'd appear; nor do I ſee any great difficulty in the Attempt, or who wou'd be aggriev'd at it; and there I leave it, rather wiſhing than expecting to ſee it undertaken.

The Concluſion.

UPon a Review of the ſeveral Chapters of this Book, I find that inſtead of being able to go further, ſome things may have ſuffer'd for want of being fully expreſs'd; which if any perſon object againſt, I only ſay, I cannot now avoid it: I have endeavour'd to keep to my Title, and offer'd but at an *Eſſay*; which any one is at liberty to go on with as they pleaſe; for I can promiſe no Supplement. As to Errors of Opinion, tho' I am not yet convinc'd of any, yet I no where pretend to Infallibility: However, I do not willingly aſſert any thing which I have not good Grounds for. If I am miſtaken, let him that finds the Error, inform the World better, and never trouble himſelf to animadvert upon this, ſince I aſſure him I ſhall not enter into any Pen and Ink Conteſt on the matter.

As to Objections which may lye againſt any of the Propoſals made in this Book, I have in ſome places mention'd ſuch as occurr'd to my Thoughts. I ſhall never aſſume that Arrogance to pretend no other or further

ther Objections may be rais'd; but I do really believe no such Objection can be rais'd, as will overthrow any Scheme here laid down, so as to render the thing impracticable: Neither do I think but that all men will acknowledge most of the Proposals in this Book would be of as great, and perhaps greater Advantage to the Publick, than I have pretended to.

As for such who read Books only to find out the Author's *faux Pas*, who will quarrel at the Meanness of Stile, Errors of Pointing, Dulness of Expression, or the like, I have but little to say to them; I thought I had corrected it very carefully, and yet some Mispointings and small Errors have slipt me, which 'tis too late to help: As to Language, I have been rather careful to make it speak *English* suitable to the Manner of the Story, than to dress it up with Exactness of Stile; chusing rather to have it Free and Familiar, according to the Nature of *Essays*, than to strain at a Perfection of Language, which I rather wish for, than pretend to be Master of.

FINIS.

ERRATA.

INtroduction, Page 3. Line 7. for *Elodgments* read *Lodgments*.
Page 9. Line 19. put the *Comma* between *probable* and *so*.
Page 316. Line 10. for 896000 read 89600.

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